

ORANGE COUNTY

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Richard A. Marso, deceased, et al.
Defendants. Case No.: 2024-CA-004970-O
Division: 37
Judge Diego M. Madrigal III

NOTICE OF SALE

Notice is hereby given that on March 31, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.1067% interest in Unit 3B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 7032507.3)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on October 7, 2025, in Civil Case No. 2024-CA-004970-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1031431

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Calvin Heard III, deceased, et al.
Defendants. Case No.: 2025-CA-006271-O
Division: 34
Judge Tanya Davis Wilson

NOTICE OF SALE AS TO COUNT(S) IV
Notice is hereby given that on April 21, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

VOI Number 223226-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 223226-01PP-223226)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 26, 2026, in Civil Case No. 2025-CA-006271-O, pending in the Circuit Court in Orange County, Florida.
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: SEF-MECarleton@mdklegal.com
Attorney for Plaintiff
11080-1031430

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Calvin Heard III, deceased, et al.
Defendants. Case No.: 2025-CA-006271-O
Division: 34
Judge Tanya Davis Wilson

NOTICE OF SALE AS TO COUNT(S) V
Notice is hereby given that on March 24, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

VOI Number 231933-01, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and

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supplements thereto the Declaration. (Contract No.: 231933-01PP-231933)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 23, 2026, in Civil Case No. 2025-CA-006271-O, pending in the Circuit Court in Orange County, Florida.
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: SEF-MECarleton@mdklegal.com
Attorney for Plaintiff
11080-103173

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Calvin Heard III, deceased, et al.
Defendants. Case No.: 2025-CA-006271-O
Division: 34
Judge Tanya Davis Wilson

NOTICE OF SALE AS TO COUNT(S) VIII
Notice is hereby given that on April 21, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 256476-01, an Annual Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 256476-01PP-256476)

Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 26, 2026, in Civil Case No. 2025-CA-006271-O, pending in the Circuit Court in Orange County, Florida.
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: SEF-MECarleton@mdklegal.com
Attorney for Plaintiff
11080-1031434

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Sun West Mortgage Company, INC.
Plaintiff,
vs.
Simone Cousins, AKA Simone Peta-Gay Cousins, et al.
Defendants. Case No.: 2025-CA-010730-O
Division: 15
Judge Tanya Davis Wilson

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AGAINST
DEFENDANT SIMONE COUSINS, AKA
SIMONE PETA-GAY COUSINS

To:
SIMONE COUSINS, AKA SIMONE PETA-GAY COUSINS
10324 SHIVE ISLAND COURT
ORLANDO, FL 32827
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) SIMONE COUSINS, AKA SIMONE PETA-GAY COUSINS, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Orange County, Florida:

The following described land situated in County of Orange, State of Florida, to-wit: Lot 114, Isles of Lake Nona Phase 1B, according to the plat thereof, as recorded in Plat Book 102, Page(s) 63 through 66, Public Records of Orange County, Florida, has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CRAIG P. ROGERS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on February 25, 2026.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Rosa Aviles
Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando,

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Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1031427

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
PNC BANK, NATIONAL ASSOCIATION
Plaintiff,
vs.

Jose R. Davila, AKA Jose Davila, et al.
Defendants. Case No.: 2026-CA-000085-O
Division:

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AGAINST
DEFENDANT JOSE R. DAVILA, AKA
JOSE DAVILA

To:
JOSE R. DAVILA, AKA JOSE DAVILA
1325 BELLA COOLA DRIVE
ORLANDO, FL 32878
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) JOSE R. DAVILA, AKA JOSE DAVILA, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Orange County, Florida:
All that certain land situate in Orange County, Florida, viz:
Lot 514, Waterford Trails, Phase 2, East Village, a Subdivision as per plat thereof recorded in Plat Book 62, Page(s) 112, of the Public Records of Orange County, Florida.

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CRAIG P. ROGERS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 26th day of February, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Stanley Green
Deputy Clerk
11080-1031278

NONJUDICIAL PROCEEDING TO
FORECLOSE CLAIM OF LIEN BY
TRUSTEE
CONTRACT NO.: 0066-12A-007668
FILE NO.: 25-016838
VISTANA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JOHN VINCENT HUGUELET; THOMAS MORE HUGUELET; MICHELE MARIE HUGUELET TIHAMI; ANN KATHLEEN HUGUELET GOSELIN
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: John Vincent Huguélet
16405 N 7th Drive
Phoenix, AZ 85023-7901
Thomas More Huguélet
2755-A Prairie Ave.
Evanston, IL 60201
Michele Marie Huguélet Tihami
2755 ESSEX TER
Houston, TX 77027-5211
Ann Kathleen Huguélet Gosselin
2772 HARVEST MEADOW DR
Brighton, MI 48114-9192

The Manley Law Firm LLC has been appointed as trustee by Vistana Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Condominium described as:
Unit Week 12, in Unit 0066, Vistana Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3167, Page 1201, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,037.66, plus interest (calculated by multiplying \$0.69 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1031228

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Spa Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando,

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FL 32801, the following described Timeshare Ownership Interests at Bella Florida Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Bella Florida Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 6222, Page 1987, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").
The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Bella Florida Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Charles H. Souza, 37 SAINT JAMES ST, APT 1, Fall River, MA 02720-8704 and Cheryl M. Souza, 37 SAINT JAMES ST, Fall River, MA 02720-8704; WEEK: 11; UNIT: 741; TYPE: DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,132.87; PER DIEM: \$0.55 File Numbers: 25-017465 MDK-80332

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Spa Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Spa Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").
The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Angela Denise Porchia, 7403 VOLGA AVE, Texarkana, TX 75503-9593 and Larry Anthony Porchia, 7403 VOLGA AVE, Texarkana, TX 75503-9593; WEEK: 16; UNIT: 12105; TYPE: Annual; TOTAL: \$9,954.10; PER DIEM: \$3.09; NOTICE DATE: February 24, 2026 OBLIGOR: Ramon Rosado, 2550 BRIAR TRL, APT 303, Schaumburg, IL 60173-5508; WEEK: 39; UNIT: 17405; TYPE: Annual; TOTAL: \$2,828.07; PER DIEM: \$0.73; NOTICE DATE: February 24, 2026 File Numbers: 25-017727, 25-018215 MDK-80344

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Fountains Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Fountains Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").
The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Bobby D. Wade, 304 CREEKVIEW CIR, Crandall, TX 75114-5101; WEEK: 36; UNIT: 0528; TYPE: TOTAL: \$1,254.42; PER DIEM: \$0.00; NOTICE DATE: February 24, 2026 OBLIGOR: Robert P. Beaton, 137 S WATER ST, Marine City, MI 48039-1692 and Diane P. Beaton, 1312 MINNESOTA AVE, Marysville, MI 48040-1432; WEEK: 11; UNIT: 615; TYPE: TOTAL: \$3,361.74; PER DIEM: \$0.55; NOTICE DATE: February 24, 2026 File Numbers: 25-017209, 25-017275 MDK-80338

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Spa Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and

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supplements thereto ("Declaration").
The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Spa Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Charles H. Souza, 37 SAINT JAMES ST, APT 1, Fall River, MA 02720-8704 and Cheryl M. Souza, 37 SAINT JAMES ST, Fall River, MA 02720-8704; WEEK: 11; UNIT: 741; TYPE: DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,132.87; PER DIEM: \$0.55 File Numbers: 25-017465 MDK-80332

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Villages Key West Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Key West Condominium described as: Unit Week (See Exhibit A-Week), in (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Key West Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 8048, Page 0131, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").
The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Angela Denise Porchia, 7403 VOLGA AVE, Texarkana, TX 75503-9593 and Larry Anthony Porchia, 7403 VOLGA AVE, Texarkana, TX 75503-9593; WEEK: 16; UNIT: 12105; TYPE: Annual; TOTAL: \$9,954.10; PER DIEM: \$3.09; NOTICE DATE: February 24, 2026 OBLIGOR: Ramon Rosado, 2550 BRIAR TRL, APT 303, Schaumburg, IL 60173-5508; WEEK: 39; UNIT: 17405; TYPE: Annual; TOTAL: \$2,828.07; PER DIEM: \$0.73; NOTICE DATE: February 24, 2026 File Numbers: 25-017727, 25-018215 MDK-80344

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Fountains Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Fountains Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration").
The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Bobby D. Wade, 304 CREEKVIEW CIR, Crandall, TX 75114-5101; WEEK: 36; UNIT: 0528; TYPE: TOTAL: \$1,254.42; PER DIEM: \$0.00; NOTICE DATE: February 24, 2026 OBLIGOR: Robert P. Beaton, 137 S WATER ST, Marine City, MI 48039-1692 and Diane P. Beaton, 1312 MINNESOTA AVE, Marysville, MI 48040-1432; WEEK: 11; UNIT: 615; TYPE: TOTAL: \$3,361.74; PER DIEM: \$0.55; NOTICE DATE: February 24, 2026 File Numbers: 25-017209, 25-017275 MDK-80338

(Continued on next page)

ORANGE COUNTY

procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Mary L. Dunn, 1541 NW 133RD ST, Miami, FL 33167-1640; WEEK: 02; UNIT: 1427; TYPE: ; TOTAL: \$2,151.25; PER DIEM: \$0.56; NOTICE DATE: February 24, 2026 File Numbers: 25-017845 MDK-80323

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Fountains II Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Fountains II Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Fountains II Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zepetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Terry A. Jacobs, 34926 HIGH DR, East Troy, WI 53120-9602; WEEK: 31; UNIT: 1717; TYPE: Even Biennial; DATE REC.: November 14, 2025; DOC NO.: 20250658374; TOTAL: \$2,614.68; PER DIEM: \$0.67 OBLIGOR: Teha R. Lee, 9 BLACK PINE COURT, Columbia, SC 29229 and Alfred E. Lee Jr., AKA Alfred Lee Jr., 2023 BRIDGEWATER DR, Augusta, GA 30907-3109; WEEK: 52; UNIT: 1722; TYPE: Even Biennial; DATE REC.: November 14, 2025; DOC NO.: 20250658311; TOTAL: \$2,288.37; PER DIEM: \$0.56 OBLIGOR: Nadine Gilles, 4817 AVE M, Brooklyn, NY 11234 and Marjorie Delva, 146-21 BROOKVILLE BLVD., Rosedale, NY 11422; WEEK: 28; UNIT: 1727; TYPE: Annual; DATE REC.: November 14, 2025; DOC NO.: 20250658393; TOTAL: \$2,650.23; PER DIEM: \$0.71 File Numbers: 25-018193, 25-018200, 25-018206 MDK-80337

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A - Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Cascades Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Cascades Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since

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the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Debby Feldman, 170 BULL POINT DR, Seabrook, SC 29940-2305 and Leonard Feldman, 1325 HORSESHOE BND, Mount Pleasant, SC 29464-7406 and Robert Feldman, 1325 HORSESHOE BND, Mount Pleasant, SC 29464-7406; WEEK: 29; UNIT: 2444; TYPE: Even Biennial; TOTAL: \$2,664.87; PER DIEM: \$0.40; NOTICE DATE: February 24, 2026 File Numbers: 25-018789 MDK-80326

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Collection Vacation Ownership Plan will be offered for sale: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Flex Collection, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zepetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Andrea Isabella Fuentealba Cargill, 84 UJINTA WAY APT 303, Denver, CO 80230-7331; VOI: 502374-01; TYPE: Annual; POINTS: 120000; DATE REC.: November 13, 2018; DOC NO.: 20180660931; TOTAL: \$15,917.97; PER DIEM: \$4.41 OBLIGOR: Robert James Baker Jr., 3805 VON SAVOYE LN, Modesto, CA 95355-7857 and Kimberly Sue Baker, 3805 VON SAVOYE LN, Modesto, CA 95355-7857; VOI: 503968-01; TYPE: Annual; POINTS: 136000; DATE REC.: February 5, 2019; DOC NO.: 20190071840; TOTAL: \$41,150.24; PER DIEM: \$11.95 OBLIGOR: Lori Ann Tricase, 7172 WALNUTWOOD DR, West Chester, OH 45241-1059 and Joseph Leonard Tricase, 7172 WALNUTWOOD DR, West Chester, OH 45241-1059; VOI: 511747-01; TYPE: Annual; POINTS: 81000; DATE REC.: May 11, 2021; DOC NO.: 20210285001; TOTAL: \$31,145.53; PER DIEM: \$8.95 File Numbers: 25-022187, 25-007853, 25-019103 MDK-80343

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Cascades Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Cascades Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together

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with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Margarita Rose Diaz Rivera, GPO BOX 36-2772, San Juan, PR 00936-2772; WEEK: 46; UNIT: 2155; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$2,333.36; PER DIEM: \$0.61 OBLIGOR: Henry C. Freeman, 7234 EMMA CT, Douglasville, GA 30134-1426; WEEK: 31; UNIT: 2253; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$2,845.50; PER DIEM: \$0.80 OBLIGOR: Galina Chapovsky, 2885 SANFORD AVE SW, UNIT 21689, Grandville, MI 49418-1342 and Valery Chapovsky, JUAN D. JACKSON 1412 BIS., Montevideo 11370 Uruguay; WEEK: 21; UNIT: 2264; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$1,489.69; PER DIEM: \$0.30 OBLIGOR: Michael Scotti, 250 RATHBUN AVE, Staten Island, NY 10312-2908; WEEK: 43; UNIT: 2453; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$2,821.58; PER DIEM: \$0.80 OBLIGOR: Derek R. Kelly, 5645 HILLCREST CRES, Niagara Falls L2J 2A6 Canada and David S. Kelly, 572 DRUMMERHILL CRES, Waterloo N2T 1G4 Canada and Sharon A. Kelly, 572 DRUMMERHILL CRES, Waterloo N2T 1G4 Canada and David P. Kelly, 572 DRUMMERHILL CRES, Waterloo N2T 1G4 Canada; WEEK: 17; UNIT: 2654; TYPE: Annual; DATE REC.: October 9, 2025; DOC NO.: 20250588425; TOTAL: \$1,494.34; PER DIEM: \$0.30 File Numbers: 25-018526, 25-018598, 25-018607, 25-018804, 25-019868 MDK-80342

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020420
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ALMA C. CUELLAR-FIFE
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Alma C. Cuellar-Fife, 23288 SW 113TH PASSAGE, Homestead, FL 33032
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale: An undivided 0.1267% interest in Unit 79 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343059 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.40 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,670.68. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,670.68. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1031315

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020499
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LINDA E. PANSY
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Linda E. Pansy, 8621 CARUTHERS DR, Charlotte, NC 28273-4368

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020512
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RICHARD PRIDDIS
Obligor(s)

ORANGE COUNTY

Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge will be offered for sale: An undivided 0.1240% interest in Unit 19A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343015 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.47 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,830.62. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,830.62. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1031345

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020500
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LINDA E. PANSY
Obligor(s)

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020500
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LINDA E. PANSY
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Linda E. Pansy, 8621 CARUTHERS DR, Charlotte, NC 28273-4368
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge will be offered for sale: An undivided 0.4218% interest in Unit 19A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343015 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.61 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$4,436.57. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,436.57. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1031344

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020512
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RICHARD PRIDDIS
Obligor(s)

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020512
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RICHARD PRIDDIS
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Richard Priddis, PO BOX 708, Pleasant Grove, UT 84062-0708
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas will be offered for sale: An undivided 0.3637% interest in Unit 52A of the Disney Vacation Club at

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Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343075 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$2.87 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$7,863.51. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,863.51. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1031348

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020900
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ELIO T. SOARES, LILIANA C. SOARES
Obligor(s)

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020900
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ELIO T. SOARES, LILIANA C. SOARES
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Elio T. Soares, 108 Melrose Ave, North Arlington, NJ 07031
Liliana C. Soares, 108 melrose ave, north arlington, NJ 07031
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for sale: An undivided 0.6110% interest in Unit 44A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343011 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$2.02 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$5,395.31. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$5,395.31. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1031352

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020905
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DANIELLE L. BAUER-FERTITTA
Obligor(s)

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020905
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DANIELLE L. BAUER-FERTITTA
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Danielle L. Bauer-fertitta, 16507 71ST AVE, Flushing, NY 11365
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for sale: An undivided 0.4328% interest in Unit 62A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"),

(Continued on next page)

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default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,459.74. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031339

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020968
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOANNE CAVALIERI
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Joanne Cavaliere, 115 FRONTENAC AVE, Buffalo, NY 14216-1928

Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Beach Club Villas will be offered for sale:

An undivided 0.4398% interest in Unit 19 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343084 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.45 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$4,114.30.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,114.30. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031314

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020972
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JANE A. ALMERO
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Jane A. Almero, 16605 HIGHLAND AVE, APT 7G, Jamaica, NY 11432-2604

Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

An undivided 0.3683% interest in Unit 62B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343008 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.18 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,446.22.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,446.22. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of

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the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031310

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020980
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CELINA TIENDA ALCOCER
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Celina Tienda Alcocer, PO Box 792, Fraser, CO 80442

Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

An undivided 0.3069% interest in Unit 90A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343008 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.02 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,150.32.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,150.32. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031355

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020981
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TAMUNO IFIESIMAMA, TAMUNOIBUOMI IFIESIMAMA
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Tamuno Ifiesimama, 3119 MULLINGAR WALK, Missouri City, TX 77459-6047

Tamunoibuomi Ifiesimama, 3119 Mullingar Walk, Missouri City, TX 77459-0000
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for sale:

An undivided 1.2731% interest in Unit 17C of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343011 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$2.11 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$5,596.36.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$5,596.36. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder

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may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031337

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020984
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARTA DEL MONTE
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Marta Del Monte, 15846 SW 143RD CT, Miami, FL 33177-6880

Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas will be offered for sale:

An undivided 0.4156% interest in Unit 9A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343075 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$2.25 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$5,970.42.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$5,970.42. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031318

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020994
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL T. PREDOM
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Michael T. Predom, 3 Kenilworth Dr, Killingworth, CT 06419-1213

Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas will be offered for sale:

An undivided 0.1730% interest in Unit 27B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343075 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.56 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,126.21.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,126.21. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the

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sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031347

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-021013
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARILYN SULLIVAN, DENNIS W. SULLIVAN
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Marilyn Sullivan, 22 THROGGS NECK BLVD, Bronx, NY 10465-0000
Dennis W. Sullivan, 22 THROGGS NECK BLVD, Bronx, NY 10465-0000

Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0824% interest in Unit 56 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343056 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.63 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$4,547.27.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,547.27. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031353

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-021024
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
WILLIAM C. SENSE, JEAN A. SENSE
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: William C. Sense, 3311 E GUYETTE DR, Appleton, WI 54915-4153

Jean A. Sense, 3311 E GUYETTE DR, Appleton, WI 54915
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.1765% interest in Unit 29 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343056 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$2.39 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$6,446.74.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$6,446.74. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership

ORANGE COUNTY

interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031351

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-021034
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NHAT T. NGUYEN
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nhat T. Nguyen
1807 A St SE
Washington, District of Columbia 20003-1706

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.7984% interest in Unit 15 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$25,996.36, plus interest (calculated by multiplying \$11.28 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

The Manley Law Firm LLC
Jasmin Hernandez, Esq.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1031249

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-021048
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LORI L. MCCLAIN
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Lori L. McClain, 2908 TEAL CT, Saint Joseph, MO 64506-4858

Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0597% interest in Unit 49 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343056 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.08 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,224.94.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,224.94. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031343

NONJUDICIAL PROCEEDING TO

(Continued on next page)

ORANGE COUNTY

FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-021049
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LORI L. MCCLAIN
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Lori L. McClain, 2908 TEAL CT, Saint Joseph, MO 64506-4858
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0219% interest in Unit 41 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343056 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.43 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,731.36.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,731.36. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031342

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021055
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.

JAMES J. DUGGAN
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: James J. Duggan, 6867 CLOVER LN, Upper Darby, PA 19082-5302
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.1765% interest in Unit 19 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343056 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$2.29 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$6,021.85.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$6,021.85. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031320

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021056
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.

STEVEN R. FERRI, JANE M. FERRI
Obligor(s)

ORANGE COUNTY**TRUSTEE'S NOTICE OF SALE**

TO: Steven R. Ferri, 9 Glen Rock Rd, West Harwich, MA 02671
Jane M. Ferri, 9 GLEN ROCK RD, West Harwich, MA 02671
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.1264% interest in Unit 21 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343056 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$2.51 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$6,533.72.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$6,533.72. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031322

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021068
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.

STEVEN D. EPSTEIN, HANNAH B. EPSTEIN
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Steven D. Epstein, 52 OLD PRESCOTT HILL RD, Laconia, NH 03246-1358
Hannah B. Epstein, 311 Turner Way, Laconia, NH 03246
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

An undivided 0.4560% interest in Unit 50 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343064 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.98 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,019.82.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,019.82. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031321

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021078
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.

CHANDRASHEKAR RAMNARESH
Obligor(s)

TRUSTEE'S NOTICE OF SALE**ORANGE COUNTY**

TO: Chandrashekar Ramnaresh, 19 GOLDFIELD LN, Rexford, NY 12148-1527

Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

An undivided 1.9646% interest in Unit 110F of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343064 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$3.15 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$7,963.42.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,963.42. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031349

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021093
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.

KAREN EILEEN FEUCHT
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Karen Eileen Feucht, 2161 Robert Dr, Niagara Falls, NY 14304-1897
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0439% interest in Unit 23 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342966 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.88 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,775.17.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,775.17. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031333

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021097
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.

MEGHAN HINZ VALENCIA
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Meghan Hinz Valencia, 120 Estates Cir, Lake Mary, FL 32746-3043
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt

ORANGE COUNTY

Disney World Resort will be offered for sale:

An undivided 0.1966% interest in Unit 31 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342966 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.79 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$4,852.81.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,852.81. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031356

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021099
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.

REGAN BROWN REYNOLDS, DAVID JASON REYNOLDS
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Regan Brown Reynolds, 3472 Kinley Brooke Ln, Clermont, FL 34711-6574
David Jason Reynolds, 100 NORTHBROOK DR, APT 106, Raleigh, NC 27609-7075

Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0446% interest in Unit 14 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342966 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.08 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,259.90.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,259.90. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031350

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021107
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.

LINDA A. MAKEPEACE, DANISE P. WERNER, RICHARD A. LEMA JR., RUSSELL S. LEMA
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Linda A. Makepeace, PO BOX 2020, Portola, CA 96122-2020
Danise P. Werner, 1725 MARION AVE, #A7, Novato, CA 94945-2266
Richard A. Lema Jr., PO BOX 202, Galt, CA 95632-0202
Russell S. Lema, 1717 W 34th St, PO Box 228, Houston, TX 77018-6264

Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The

ORANGE COUNTY

Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.1154% interest in Unit 50 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342966 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.92 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$5,069.32.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$5,069.32. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031340

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021109
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.

BRADLEY J. SWAFFIELD
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Bradley J. Swaffield, 9421 BEHRWALD AVE, Brooklyn, OH 44144-2633

Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0384% interest in Unit 23 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342966 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.76 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,478.19.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,478.19. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031354

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021118
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.

TRAVIS BROOKS PEARRE, NICHOLE ANNE PEARRE
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Travis Brooks Pearre, 5055 Fenwick Dr, Cumming, GA 30040-9618

Nichole Anne Pearre, 3651 DEVENWOOD WAY, Buford, GA 30519-7872
Notice is hereby given that on April 16, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the

(Continued on next page)

ORANGE COUNTY

following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale:

An undivided 0.1036% interest in Unit 3 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342985 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.40 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,689.09.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,689.09. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1031346

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 12037262.1
FILE NO.: 25-025234

PALM FINANCIAL SERVICES, LLC,
Lienholder,

vs.
JAISON RUDOLFI; ELIZABETH BROWN
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Jaison Rudolffi
508 Cliff St
Morristown, TN 37814-5641
Elizabeth Brown
508 cliff street
Morristown, TN 37814

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.0550% interest in Unit 50 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16,561.98, plus interest (calculated by multiplying \$5.37 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telex: 614-220-5613
11080-1031227

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9007421.0
FILE NO.: 25-028261
PALM FINANCIAL SERVICES, LLC,
Lienholder,

vs.
MARI K. GUFFEY
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Mari K. Guffey
2121 PALATKA RD
Louisville, KY 40214

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:

An undivided 0.4429% interest in Unit 99A of the Disney's Animal Kingdom Villas, a leasehold condominium (the

ORANGE COUNTY

"Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,662.36, plus interest (calculated by multiplying \$1.25 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telex: 614-220-5613
11080-1031229

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC

has been appointed as Trustee by Flex Collection, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telex: (614) 220-5613 Exhibit A OBLIGOR: John Anthony Fidelo, 515 EAST CAREFREE HWY 268, Phoenix, AZ 85085; VOI: 503144-01; TYPE: Annual; POINTS: 58000; TOTAL: \$4,303.59; PER DIEM: \$1.08; NOTICE DATE: February 25, 2026 OBLIGOR: David Geoffrey Viratos, 1365 Napa Rd, Sonoma, CA 95476; VOI: 519052-01; TYPE: Annual; POINTS: 125000; TOTAL: \$52,545.57; PER DIEM: \$16.37; NOTICE DATE: February 25, 2026 OBLIGOR: Michael C. Scott, 39812 N MESSNER WAY, Anthem, AZ 85086-3669; VOI: 524646-01; TYPE: Annual; POINTS: 37000; TOTAL: \$18,878.36; PER DIEM: \$6.38; NOTICE DATE: February 25, 2026 OBLIGOR: James S. Wood, 1431 GIRDLE RD, Elma, NY 14059-9214 and Anne J. Wood, 1431 GIRDLE RD, Elma, NY 14059-9214; VOI: 527877-01, 527877-02, 527877-03; TYPE: Annual, Annual, Annual; POINTS: 148100, 148100, 148100; TOTAL: \$83,811.12; PER DIEM: \$27.90; NOTICE DATE: February 25, 2026 OBLIGOR: Kimberly Lynn Messner, 4342 RIDGECREST CIRCLE, Amarillo, TX 79109; VOI: 529614-01; TYPE: Even Biennial; POINTS: 44000; TOTAL: \$11,569.35; PER DIEM: \$3.68; NOTICE DATE: February 25, 2026 File Numbers: 26-000665, 26-000670, 26-000671, 26-000672, 26-000673 MDK-80346

Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telex: (614) 220-5613 Exhibit A OBLIGOR: Sonja Marie Rico, 505 MAHAN ST, Wharton, TX 77488-4351; VOI: 256141-01; TYPE: Even Biennial; POINTS: 44000; TOTAL: \$6,542.46; PER DIEM: \$2.05; NOTICE DATE: February 25, 2026 OBLIGOR: Thomas G. Beals, 9266 ALLEN RD, Allen Park, MI 48101; VOI: 317346-01; TYPE: Annual; POINTS: 136000; TOTAL: \$60,340.81; PER DIEM: \$16.51; NOTICE DATE: February 25, 2026 OBLIGOR: Miguell Francois, 3 HOWARD CT, Woburn, MA 01801 and Elsie Jacques, 675 E ST RD, APT 405, Warminster, PA 18974; VOI: 317413-01; TYPE: Annual; POINTS: 56300; TOTAL: \$24,733.86; PER DIEM: \$7.76; NOTICE DATE: February 25, 2026 OBLIGOR: Samantha C. Threadgill, 1085 HOLLY DR, UNIT 11, Gainesville, GA 30501 and Tanner Scott Crowley, 1085 HOLLY DR, UNIT 11, Gainesville, GA 30501; VOI: 317671-01; TYPE: Annual; POINTS: 44000; TOTAL: \$18,578.39; PER DIEM: \$6.05; NOTICE DATE: February 25, 2026 OBLIGOR: Regina E. Baltimore-Redeaux, 1764 SAMANTHA LN, Bourbonnais, FL 60914 and Monie Elizabeth Redeaux, 1764 SAMANTHA LN, Bourbonnais, FL 60914; VOI: 322317-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,647.53; PER DIEM: \$3.74; NOTICE DATE: February 25, 2026 File Numbers: 26-000687, 26-000764, 26-000765, 26-000767, 26-000791 MDK-80340

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC

has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the

ORANGE COUNTY

following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telex: (614) 220-5613 Exhibit A OBLIGOR: Sonja Marie Rico, 505 MAHAN ST, Wharton, TX 77488-4351; VOI: 256141-01; TYPE: Even Biennial; POINTS: 44000; TOTAL: \$6,542.46; PER DIEM: \$2.05; NOTICE DATE: February 25, 2026 OBLIGOR: Thomas G. Beals, 9266 ALLEN RD, Allen Park, MI 48101; VOI: 317346-01; TYPE: Annual; POINTS: 136000; TOTAL: \$60,340.81; PER DIEM: \$16.51; NOTICE DATE: February 25, 2026 OBLIGOR: Miguell Francois, 3 HOWARD CT, Woburn, MA 01801 and Elsie Jacques, 675 E ST RD, APT 405, Warminster, PA 18974; VOI: 317413-01; TYPE: Annual; POINTS: 56300; TOTAL: \$24,733.86; PER DIEM: \$7.76; NOTICE DATE: February 25, 2026 OBLIGOR: Samantha C. Threadgill, 1085 HOLLY DR, UNIT 11, Gainesville, GA 30501 and Tanner Scott Crowley, 1085 HOLLY DR, UNIT 11, Gainesville, GA 30501; VOI: 317671-01; TYPE: Annual; POINTS: 44000; TOTAL: \$18,578.39; PER DIEM: \$6.05; NOTICE DATE: February 25, 2026 OBLIGOR: Regina E. Baltimore-Redeaux, 1764 SAMANTHA LN, Bourbonnais, FL 60914 and Monie Elizabeth Redeaux, 1764 SAMANTHA LN, Bourbonnais, FL 60914; VOI: 322317-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,647.53; PER DIEM: \$3.74; NOTICE DATE: February 25, 2026 File Numbers: 26-000687, 26-000764, 26-000765, 26-000767, 26-000791 MDK-80340

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC

has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telex: (614) 220-5613 Exhibit A OBLIGOR: Rafaella Milet Cavalcanti Ferreira, RUA CELIO JOSE DOS SANTOS, 31 APTO 172, Sao Jose Dos Campos 12246-023 Brazil and Filipp Ricardo Vieira Marcolino, RUA CELIO JOSE DOS SANTOS, 31 APTO 172, Sao Jose Dos Campos 12246-023 Brazil; VOI: 270400-01; TYPE: Annual; POINTS: 25800; TOTAL: \$7,748.43; PER DIEM: \$2.50; NOTICE DATE: February 24, 2026 OBLIGOR: Writing Home Services LLC., a Pennsylvania Limited, 5037 N SMEDLEY ST, Philadelphia, PA 19141-1541; VOI: 298008-01; TYPE: Annual; POINTS: 37000; TOTAL: \$14,820.25; PER DIEM: \$4.66; NOTICE DATE: February 24, 2026 OBLIGOR: Peter John Stoddart, 23 DERWENT MEWS, Consett DH8 8TU United Kingdom and Allyson Stoddart, 23 DERWENT MEWS, Consett DH8 8TU United Kingdom;

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC

has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telex: (614) 220-5613 Exhibit A OBLIGOR: Ricardo Rocha Botti, RUA PIRAPETINGA 537/201 BAIRRO SERRA, Belo Horizonte 30220-150 Brazil and Luciana Nunes Gouvea, RUA PIRAPETINGA 537/201 BAIRRO SERRA, Belo Horizonte 30220-150 Brazil; VOI: 307760-01; TYPE: Annual; POINTS: 44000; TOTAL: \$18,102.02; PER DIEM: \$6.44; NOTICE DATE: February 24, 2026 File Numbers: 26-000693, 26-000720, 26-000737, 26-000740 MDK-80350

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC

has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the

ORANGE COUNTY

VOI: 306280-01, 306280-02, 306280-03, 306280-04; TYPE: Annual, Annual, Annual, Annual; POINTS: 81000, 81000, 81000, 100000; TOTAL: \$85,891.93; PER DIEM: \$26.75; NOTICE DATE: February 24, 2026 OBLIGOR: Ricardo Rocha Botti, RUA PIRAPETINGA 537/201 BAIRRO SERRA, Belo Horizonte 30220-150 Brazil and Luciana Nunes Gouvea, RUA PIRAPETINGA 537/201 BAIRRO SERRA, Belo Horizonte 30220-150 Brazil; VOI: 307760-01; TYPE: Annual; POINTS: 44000; TOTAL: \$18,102.02; PER DIEM: \$6.44; NOTICE DATE: February 24, 2026 File Numbers: 26-000693, 26-000720, 26-000737, 26-000740 MDK-80350

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC

has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telex: (614) 220-5613 Exhibit A OBLIGOR: Rhebeka Ioanna Zoitias Alicea, 11340 SW 56TH ST, Miami, FL 33165; VOI: 259300-01; TYPE: Annual; POINTS: 20700; TOTAL: \$6,050.81; PER DIEM: \$1.90; NOTICE DATE: February 25, 2026 OBLIGOR: Kathryn Elston, 60 CATALPA LN, Accord, NY 12404-5400; VOI: 259716-01, 259716-02, 259716-03, 259716-04; TYPE: Annual, Annual, Annual, Annual; POINTS: 81000, 81000, 44000, 44000; TOTAL: \$40,864.65; PER DIEM: \$13.15; NOTICE DATE: February 25, 2026 OBLIGOR: Luis Ariel Leon Peraza, 683 IVANHOE RD, Max Meadows, VA 24360-3532 and Stephanie Martinez Rivera, 683 IVANHOE RD, Max Meadows, VA 24360-3532; VOI: 272073-01; TYPE: Annual; POINTS: 25800; TOTAL: \$7,098.13; PER DIEM: \$2.16; NOTICE DATE: February 25, 2026 OBLIGOR: Norman Preston Disney, 62 TEAL CIR, Berlin, MD 21811-1542 and Rae Ann Disney, 62 TEAL CIR, Berlin, MD 21811-1542; VOI: 279553-01; TYPE: Annual; POINTS: 110000; TOTAL: \$42,302.67; PER DIEM: \$13.68; NOTICE DATE: February 25, 2026 OBLIGOR: Nicolas Ramon Ware, 5014 N WINNIE ST, Tampa, FL 33610-6668 and Tametra Vernet Smith Ware, 5014 N WINNIE ST, Tampa, FL 33610-6668; VOI: 279990-01; TYPE: Annual; POINTS: 37000; TOTAL: \$10,842.39; PER DIEM: \$3.36; NOTICE DATE: February 25, 2026 File Numbers: 26-000688, 26-000689, 26-000695, 26-000698, 26-000699 MDK-80331

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC

has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telex: (614) 220-5613 Exhibit A OBLIGOR: Tiffany Vernet Smith Ware, 5014 N WINNIE ST, Tampa, FL 33610-6668 and Tametra Vernet Smith Ware, 5014 N WINNIE ST, Tampa, FL 33610-6668; VOI: 279990-01; TYPE: Annual; POINTS: 37000; TOTAL: \$10,842.39; PER DIEM: \$3.36; NOTICE DATE: February 25, 2026 File Numbers: 26-000688, 26-000689, 26-000695, 26-000698, 26-000699 MDK-80331

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC

has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the

ORANGE COUNTY

secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telex: (614) 220-5613 Exhibit A OBLIGOR: Elinza Wayne Caldwell, 19122 FENWICK LANE, Evansville, IN 47725 and Tabitha A. Caldwell, 3063 SILVERBELL WAY, Independence, KY 41051-0228; VOI: 281297-01; TYPE: Annual; POINTS: 88000; TOTAL: \$17,706.10; PER DIEM: \$5.63; NOTICE DATE: February 25, 2026 OBLIGOR: Kendra Denise Wester, 490 W 30TH ST, Riviera Beach, FL 33404-3712; VOI: 281386-01; TYPE: Annual; POINTS: 25800; TOTAL: \$9,928.91; PER DIEM: \$3.08; NOTICE DATE: February 25, 2026 OBLIGOR: James Earl Covington, 1061 WHITSETT WALK, Jackson, MS 39206-6103; VOI: 282559-01; TYPE: Annual; POINTS: 25800; TOTAL: \$8,168.13; PER DIEM: \$2.48; NOTICE DATE: February 25, 2026 OBLIGOR: Glenda Mabel Giron Martinez, 1450 S RICHLAND ST, Indianapolis, IN 46221-1609 and Ramon Alvarado Trujillo, 1450 S RICHLAND ST, Indianapolis, IN 46221-1609; VOI: 283929-01; TYPE: Annual; POINTS: 67100; TOTAL: \$27,219.18; PER DIEM: \$8.71; NOTICE DATE: February 25, 2026 OBLIGOR: Shaikat M. Babwani, 1521 TELFAIR CHASE WAY, Lawrenceville, GA 30043-5165 and Shelina S. Babwani, 1521 TELFAIR CHASE WAY, Lawrenceville, GA 30043-5165; VOI: 284661-01; TYPE: Annual; POINTS: 67100; TOTAL: \$20,938.87; PER DIEM: \$6.41; NOTICE DATE: February 25, 2026 File Numbers: 26-000701, 26-000702, 26-000703, 26-000704, 26-000706 MDK-80354

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC

has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient

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Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Troy Darriel Boyd, 190 WHISPERING PINE DR., West Chester, PA 19380 and Tahliia Ann Bridgemahon, 54 LAKEPOINT DR, Harrisburg, PA 17111-2962; VOI: 297133-01; TYPE: Annual; POINTS: 37000; TOTAL: \$16,419.37; PER DIEM: \$5.52; NOTICE DATE: February 25, 2026 OBLIGOR: Michelle Ruth Dearmond, 328 FAIRE CHASE, Chesapeake, VA 23322-7508; VOI: 297179-01; TYPE: Annual; POINTS: 95700; TOTAL: \$22,465.35; PER DIEM: \$7.18; NOTICE DATE: February 25, 2026 OBLIGOR: Maria G. Trevino, 279 OLD YORK RD, Flemington, NJ 08822-1924 and John A. Trevino, 279 OLD YORK RD, Flemington, NJ 08822-1924; VOI: 306864-01; TYPE: Annual; POINTS: 44000; TOTAL: \$20,106.53; PER DIEM: \$6.76; NOTICE DATE: February 25, 2026 OBLIGOR: Steven Sonny Miller, 420 FLEMING ST, Key West, FL 33040; VOI: 314577-01; TYPE: Annual; POINTS: 56300; TOTAL: \$25,413.91; PER DIEM: \$7.87; NOTICE DATE: February 25, 2026 OBLIGOR: David Marc Funderburk, 6105 SHOREWOOD DR, Arlington, TX 76016-2650 and Marilyn Harwell Funderburk, 6105 SHOREWOOD DR, Arlington, TX 76016-2650; VOI: 315446-01; TYPE: Annual; POINTS: 164000; TOTAL: \$42,102.25; PER DIEM: \$13.57; NOTICE DATE: February 25, 2026 File Numbers: 26-000717, 26-000718, 26-000739, 26-000754, 26-000755 MDK-80322

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Michael Wayne Chapman, 7001 RUSSELL CURRY RD, Arlington, TX 76001-6621 and Paula Jean Morgan, 7001 RUSSELL CURRY RD, Arlington, TX 76001-6621; VOI: 315522-01; TYPE: Annual; POINTS: 240000; TOTAL: \$73,755.27; PER DIEM: \$24.23; NOTICE DATE: February 25, 2026 OBLIGOR: Maya Simone Cross, 7044 REEDLAND ST, Philadelphia, PA 19142 and Jorge Luis Stewart, 7044 REEDLAND ST, Philadelphia, PA 19142; VOI: 316458-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,538.20; PER DIEM: \$3.64; NOTICE DATE: February 25, 2026 OBLIGOR: Milena Prelevic, 12616 WHISPER TRECE DR, Ocean City, MD 21842; VOI: 316676-01; TYPE: Annual; POINTS: 44000; TOTAL: \$23,691.48; PER DIEM: \$7.75; NOTICE DATE: February 25, 2026 OBLIGOR: David O. Ikekanam, 13605 CRUSADER WAY, Germantown, MD 20874-6212 and Clara Gomerom, 13605 CRUSADER WAY, Germantown, MD 20874-6212; VOI: 316715-01; TYPE: Annual; POINTS: 44000; TOTAL: \$22,279.59; PER DIEM: \$7.30; NOTICE DATE: February 25, 2026 OBLIGOR: Thomas G. Beals, 9266 ALLEN RD, Allen Park, MI 48101 and Patricia M. Beals, 9266 ALLEN RD, Allen Park, MI 48101-1438; VOI: 317343-01; TYPE: Annual; POINTS: 394000; TOTAL: \$48,414.60; PER DIEM: \$15.31; NOTICE DATE: February 25, 2026 File Numbers: 26-000756, 26-000758, 26-000759, 26-000762, 26-000763 MDK-80348

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NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Ljuca Belsito, 3200 N LEISURE WORLD BLVD, APT 304, Silver Spring, MD 20906-7613 and Beth Beaton Belsito, 3200 N LEISURE WORLD BLVD, APT 304, Silver Spring, MD 20906-7613; VOI: 317778-01; TYPE: Annual; POINTS: 81000; TOTAL: \$19,658.57; PER DIEM: \$6.42; NOTICE DATE: February 25, 2026 OBLIGOR: Lowell V. Thomas, 6171 SPRING VALE, West Bloomfield, MI 48322; VOI: 317898-01; TYPE: Annual; POINTS: 51700; TOTAL: \$23,530.54; PER DIEM: \$8.05; NOTICE DATE: February 25, 2026 OBLIGOR: Angelica Maria Rendon, 846 NW 135TH TERR, Pembroke Pines, FL 33028 and Ricardo Prieto, 846 NW 135TH TERR, Pembroke Pines, FL 33028; VOI: 318670-01; TYPE: Annual; POINTS: 240000; TOTAL: \$116,833.23; PER DIEM: \$38.68; NOTICE DATE: February 25, 2026 OBLIGOR: Mansford Stephen Burton, 1323 SW 74TH AVE, North Lauderdale, FL 33068 and Nicola Angela Hanson-Burton, 1323 SW 74TH AVE, North Lauderdale, FL 33068; VOI: 318909-01; TYPE: Annual; POINTS: 44000; TOTAL: \$19,825.20; PER DIEM: \$6.47; NOTICE DATE: February 25, 2026 OBLIGOR: Wendy Rabell Trujillo, 8370 NW 103RD ST, APT 106, Hialeah, FL 33016 and Alexei Reyes Rodriguez, 8370 NW 103RD ST, APT 106, Hialeah Gardens, FL 33016-4632; VOI: 319491-01; TYPE: Annual; POINTS: 137000; TOTAL: \$59,144.61; PER DIEM: \$19.76; NOTICE DATE: February 25, 2026 File Numbers: 26-000768, 26-000769, 26-000770, 26-000771, 26-000772 MDK-80335

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Michelle A. Digiovanni-Harold, 171 TIGER LILY CT, Bartlett, IL 60103 and Richard R. Harold, 23217 W SCHWERMANN RD, Mundelein, IL 60060-9599; VOI: 297215-01; TYPE: Annual; POINTS: 81000; TOTAL: \$29,641.79; PER DIEM: \$9.15; NOTICE DATE: February 25, 2026 OBLIGOR: Chanell Perry Woods, 3607 JAMISON

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ST NE, Washington, DC 20018-4446 and Jarrell Monroe Woods, 3607 JAMISON ST NE, Washington, DC 20018-4446; VOI: 298038-01; TYPE: Annual; POINTS: 95700; TOTAL: \$29,502.16; PER DIEM: \$8.44; NOTICE DATE: February 25, 2026 OBLIGOR: Jaime Season-Cai Herman, 406 HENRY ST, Greensburg, KY 42743-1216 and Vickie R. Herman, 406 HENRY ST, Greensburg, KY 42743-1216; VOI: 300377-01; TYPE: Annual; POINTS: 60000; TOTAL: \$27,335.69; PER DIEM: \$8.74; NOTICE DATE: February 25, 2026 OBLIGOR: Brandon Jackson Moye, 279 MASSASOIT AVE, East Providence, RI 02914 and Ashley Thuy Trang Nguyen, 279 MASSASOIT AVE, East Providence, RI 02914; VOI: 319603-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$12,087.56; PER DIEM: \$3.82; NOTICE DATE: February 25, 2026 OBLIGOR: David Scott Vandenhuevel, 1909 CARDINAL LN, McAlester, OK 74501 and Dawn E. Vandenhuevel, 1909 CARDINAL LN, McAlester, OK 74501-7506; VOI: 319757-01; TYPE: Annual; POINTS: 128000; TOTAL: \$36,023.27; PER DIEM: \$11.84; NOTICE DATE: February 25, 2026 File Numbers: 26-000719, 26-000721, 26-000726, 26-000774, 26-000775 MDK-80334

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Constanza Escudero, 26 KASEY DR, Orlando, FL 32807; VOI: 319837-01; TYPE: Annual; POINTS: 137000; TOTAL: \$11,804.95; PER DIEM: \$3.60; NOTICE DATE: February 25, 2026 OBLIGOR: Francis M. Williams Jr, 5 CABERNET DR U1, Concord, NH 03303 and Pamela Lee Williams, 5 CABERNET DR U1, Concord, NH 03303; VOI: 319908-01; TYPE: Annual; POINTS: 67100; TOTAL: \$28,146.39; PER DIEM: \$8.87; NOTICE DATE: February 25, 2026 OBLIGOR: Michele L. Melchiorre, 45 PETRUS AVE, APT C, Staten Island, NY 10312; VOI: 320039-01; TYPE: Annual; POINTS: 68000; TOTAL: \$31,777.86; PER DIEM: \$10.48; NOTICE DATE: February 25, 2026 OBLIGOR: John Joseph Bauer, 5376 SUGAR MAPLE RUN, Liberty Twp, OH 45011-1151 and Kathryn Ann Bauer, 5376 SUGAR MAPLE RUN, Liberty Twp, OH 45011; VOI: 320628-01; TYPE: Annual; POINTS: 81000; TOTAL: \$38,878.39; PER DIEM: \$12.83; NOTICE DATE: February 25, 2026 OBLIGOR: William B. Evans, 3423 VIEWRIDGE CIR, Manchester, MD 21102 and Amanda Emily Evans, 3423 VIEWRIDGE CIR, Manchester, MD 21102; VOI: 320657-01; TYPE: Annual; POINTS: 76000; TOTAL: \$24,276.26; PER DIEM: \$7.91; NOTICE DATE: February 25, 2026 File Numbers: 26-000776, 26-000777, 26-000779, 26-000781, 26-000782 MDK-80347

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's

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sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Scott Charles Kluetzman, 7521 SOLSTICE CIRCLE, APT. 419 APARTMENT 419, Orlando, FL 32821; VOI: 320754-01; TYPE: Annual; POINTS: 20700; TOTAL: \$12,319.56; PER DIEM: \$3.93; NOTICE DATE: February 25, 2026 OBLIGOR: Kara Dorise Brooks, 4067 ENID BLYTON PL, White Plains, MD 20695; VOI: 320779-01; TYPE: Annual; POINTS: 37000; TOTAL: \$16,334.03; PER DIEM: \$5.27; NOTICE DATE: February 25, 2026 OBLIGOR: Armanda Fontes Lobo, 12 ANDOVER ST, Brockton, MA 02302; VOI: 321137-01; TYPE: Annual; POINTS: 67100; TOTAL: \$26,568.55; PER DIEM: \$8.45; NOTICE DATE: February 25, 2026 OBLIGOR: Mary L. Schanck, 49 FLORENCE BLVD., Debary, FL 32713; VOI: 321271-01; TYPE: Annual; POINTS: 148100; TOTAL: \$61,380.68; PER DIEM: \$20.46; NOTICE DATE: February 25, 2026 OBLIGOR: Brice Elvin Johnson, 6015 CLAIBORNE CV, Roswell, GA 30075-2599 and Skinatou K. Johnson, 6015 CLAIBORNE CV, Roswell, GA 30075-2599; VOI: 322046-01, 322046-02, 322046-03; TYPE: Annual, Annual, Annual; POINTS: 44000, 44000, 49000; TOTAL: \$25,645.21; PER DIEM: \$8.39; NOTICE DATE: February 25, 2026 File Numbers: 26-000783, 26-000784, 26-000786, 26-000787, 26-000788 MDK-80341

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Mariana Angela Herrera Caso, RUA DOMICIANO LEITE RIBEIRO #51 BLOCO 1 - APTO 213, Sao Paulo 04317-000 Brazil and Victor Alexandre Dos Reis Arndt, RUA DOMICIANO LEITE RIBEIRO #51 BLOCO 1 - APTO 213, Sao Paulo 04317-000 Brazil; VOI: 319970-01; TYPE: Annual; POINTS: 51700; TOTAL: \$17,977.67; PER DIEM: \$5.61; NOTICE DATE: February 25, 2026 OBLIGOR: Rochelle Bernadette Rolfe, 39 ROSENA DR FAITH GARDENS, Nassau 00000 Bahamas and Gary Vaughn Rolle Jr, 39 ROSENA DR FAITH GARDENS, Nassau 00000 Bahamas; VOI: 322144-01; TYPE: Annual; POINTS: 44000; TOTAL: \$18,086.26; PER DIEM: \$6.43; NOTICE DATE: February 25, 2026 OBLIGOR: Adel A KH M Alkhamees, SALAM BLOCK 1 ST 101 HOUSE 10, Kuwait 72256 Kuwait and Carmencia S Verdán, SALAM BLOCK 1 ST 101 HOUSE 10, Kuwait 72256 Kuwait; VOI: 323279-01; TYPE: Annual; POINTS: 37000; TOTAL: \$12,372.14; PER DIEM: \$3.91; NOTICE DATE: February 25, 2026 OBLIGOR: Oswaldo Ovalle Zuleta, CARRERA 52B N96-68 APARTAMENTO 203 TORRE A, Barranquilla 080001 Colombia and Suyen Carolina del Rosario Zuleta Cuadrado, CARRERA 52B N96-68 APARTAMENTO 203 TORRE A, Barranquilla 080001 Colombia and Maribeth Daza Pabon, CARRERA 52B N96-68 APARTAMENTO 203 TORRE A, Barranquilla 080001 Colombia and Oswaldo Mario Ovalle Daza, CARRERA 52B N96-68 APARTAMENTO 203 TORRE A, Barranquilla 080001 Colombia; VOI: 323737-01; TYPE: Annual; POINTS: 104000; TOTAL: \$39,568.27; PER DIEM: \$14.42; NOTICE DATE: February 25, 2026 OBLIGOR: Jarallah Ali J Al Sudairy, 5090 MOHAMMED BIN SAUD ST, Damman 32272 Saudi Arabia; VOI: 327637-01, 327637-02, 327637-03; TYPE: Annual, Annual, Annual; POINTS: 514000, 514000, 138000; TOTAL: \$355,803.80; PER DIEM: \$113.03; NOTICE DATE: February 25, 2026 File Numbers: 26-000778, 26-000789, 26-000794, 26-000806, 26-000809

ORANGE COUNTY

MDK-80327

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Claresse Morgan Howell, 4504 TIMBERBROOK TRL, Valdosta, GA 31602 and Nickolas Andre Howell, 4504 TIMBERBROOK TRL, Valdosta, GA 31602; VOI: 322963-01; TYPE: Annual; POINTS: 51700; TOTAL: \$20,971.63; PER DIEM: \$6.86; NOTICE DATE: February 25, 2026 OBLIGOR: Clare Ann Ellington, 2695 HARRISON MILL DR, Douglasville, GA 30135; VOI: 323097-01; TYPE: Annual; POINTS: 51700; TOTAL: \$21,259.47; PER DIEM: \$5.11; NOTICE DATE: February 25, 2026 OBLIGOR: Alyssa Lynn Orbe, 3461 NW 169TH TER, Miami Gardens, FL 33056 and Jorge Luis Quinones Jr, 3461 NW 169TH TER, Miami Gardens, FL 33056; VOI: 323992-01; TYPE: Annual; POINTS: 25800; TOTAL: \$13,792.12; PER DIEM: \$4.44; NOTICE DATE: February 25, 2026 OBLIGOR: Rosa E. Ignacio Valladares, 112 W MAIN ST, APT 2, Hillsboro, NH 03244 and Christian Quinones Flores, 112 W MAIN ST, APT 2, Hillsboro, NH 03244; VOI: 324056-01; TYPE: Annual; POINTS: 103000; TOTAL: \$41,014.53; PER DIEM: \$12.48; NOTICE DATE: February 25, 2026 OBLIGOR: Darin Fields, 3555 OLINVILLE AVE, APT 17E, Bronx, NY 10467; VOI: 324657-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,415.16; PER DIEM: \$3.65; NOTICE DATE: February 25, 2026 File Numbers: 26-000792, 26-000793, 26-000795, 26-000796, 26-000797 MDK-80328

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Brian Keith Harris, 38 FOREST GLADE CT, Clayton, NC 27527; VOI: 324687-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$11,274.74; PER DIEM: \$3.57; NOTICE DATE: February 25, 2026 OBLIGOR: Maximilian B. Guzman, 6228 N LAWNDALE AVE, Chicago, IL 60659-1104 and Brenda O. Onia, 6228 N LAWNDALE AVE, Chicago, IL

(Continued on next page)

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60659-1104; VOI: 324715-01; TYPE: Annual; POINTS: 155000; TOTAL: \$57,148.79; PER DIEM: \$18.77; NOTICE DATE: February 25, 2026 OBLIGOR: Jonathan Levi Conway, C/O SUSSMAN ASSOCIATES, 410 S RAMPART BLVD STE 390, Las Vegas, NV 89145 and Erika Lynn Conway, C/O SUSSMAN ASSOCIATES, 410 S RAMPART BLVD STE 390, Las Vegas, NV 89145; VOI: 326321-01; TYPE: Annual; POINTS: 70000; TOTAL: \$36,015.31; PER DIEM: \$11.82; NOTICE DATE: February 25, 2026 OBLIGOR: Karla Alejandra Elias-Ruiz, 17210 OLIVE DRIVE, Livingston, LA 70754 and Carlos Wilfredo Elias Perez, 17210 OLIVE DRIVE, Livingston, LA 70754; VOI: 326366-01; TYPE: Annual; POINTS: 67100; TOTAL: \$27,511.63; PER DIEM: \$6.67; NOTICE DATE: February 25, 2026 OBLIGOR: William Henry Rafferty, 405 Old Post Ln, Strasburg, PA 17579 and Mary Ellen Rafferty, 405 Old Post Ln, Strasburg, PA 17579; VOI: 327347-01; TYPE: Annual; POINTS: 67100; TOTAL: \$27,286.35; PER DIEM: \$6.55; NOTICE DATE: February 25, 2026 File Numbers: 26-000798, 26-000799, 26-000801, 26-000802, 26-000805 MDK-80329

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Debra Anne Bracken, 5816 LAKEVIEW DR SW, Calgary T3E5S4 Canada; VOI: 300677-01; TYPE: Annual; POINTS: 111000; TOTAL: \$32,191.44; PER DIEM: \$10.36; NOTICE DATE: February 25, 2026 OBLIGOR: Patricia Sohns, 106 LOVELADY ST, Cleburne, TX 76033-9030 and Jeremy R. Sohns, 106 LOVELADY ST, Cleburne, TX 76033-9030 and Caroline Shauntelle Villarreal, 662 REGGIE JACKSON TRL, Round Rock, TX 78665-2381 and Stephanie Marie Sohns, 2102 Northside Drive, Cleburne, TX 76033-9030; VOI: 301219-01; TYPE: Annual; POINTS: 37000; TOTAL: \$13,546.26; PER DIEM: \$4.28; NOTICE DATE: February 25, 2026 OBLIGOR: Ian T. White, 554 LEYTON CRES, London N6G 1T3 Canada and Rebecca Griffin, 554 LEYTON CRES, London N6G 1T3 Canada; VOI: 319581-01; TYPE: Annual; POINTS: 56300; TOTAL: \$17,863.69; PER DIEM: \$5.54; NOTICE DATE: February 25, 2026 OBLIGOR: Monica Noemi Pedraza, 7780 TATUM WATERWAY DRIVE, APT 1, Miami Beach, FL 33141; VOI: 323860-01; TYPE: Annual; POINTS: 148100; TOTAL: \$47,931.34; PER DIEM: \$14.89; NOTICE DATE: February 25, 2026 OBLIGOR: Jose Angel Sanchez Ll, Sto Domingo-Heredia Sto Tomas Calle Lencha Condominio Terranstra Casa #26, Heredia 00000 Costa Rica and Marissa Lucia Chan Wong, Sto Domingo-Heredia Sto Tomas Calle Lencha Condominio Terranstra Casa #26, Heredia 00000 Costa Rica; VOI: 326705-01; TYPE: Annual; POINTS: 44000; TOTAL: \$20,725.51; PER DIEM: \$7.50; NOTICE DATE: February 25, 2026 File Numbers: 26-000727, 26-000731, 26-000773, 25-029577, 26-000803 MDK-80330

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named

ORANGE COUNTY

below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Patricia A. Story, 23 GREENS STREET, Monson, MA 01057; VOI: 327460-01; TYPE: Annual; POINTS: 20700; TOTAL: \$12,266.17; PER DIEM: \$3.87; NOTICE DATE: February 25, 2026 OBLIGOR: Robert N. Jeroloman, 544 MOREY RD, Central Square, NY 13036-2352 and Franella E. Jeroloman, 544 MOREY ROAD, Central Square, NY 13036; VOI: 327475-01; TYPE: Annual; POINTS: 649000; TOTAL: \$249,130.09; PER DIEM: \$83.58; NOTICE DATE: February 25, 2026 OBLIGOR: Nayeli Sarah Rangel Fuentes, 1567 SAMARA GLEN WAY, Lexington, KY 40515 and Aaron Contreras Yanez, 1567 SAMARA GLEN WAY, Lexington, KY 40515; VOI: 327923-01; TYPE: Annual; POINTS: 171000; TOTAL: \$65,658.84; PER DIEM: \$15.97; NOTICE DATE: February 25, 2026 OBLIGOR: Andrew Marc Dank, 1 ALDERSGATE 1205, Riverhead, NY 11901; VOI: 328053-01; TYPE: Annual; POINTS: 25800; TOTAL: \$13,841.33; PER DIEM: \$4.47; NOTICE DATE: February 25, 2026 OBLIGOR: Stefanie Erin Vey, 411 STOKES LANDING RD, St. Augustine, FL 32095 and Davith Vey, 411 STOKES LANDING RD, St. Augustine, FL 32095; VOI: 328294-01; TYPE: Annual; POINTS: 25000; TOTAL: \$12,556.19; PER DIEM: \$2.95; NOTICE DATE: February 25, 2026 File Numbers: 26-000807, 26-000808, 26-000810, 26-000811, 26-000814 MDK-80339

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Mary Akinyi Opar, 6603 ALBANY FOREST CT, Katy, TX 77494; VOI: 328308-01; TYPE: Annual; POINTS: 56300; TOTAL: \$24,105.43; PER DIEM: \$5.82; NOTICE DATE: February 25, 2026 OBLIGOR: Azucena Ordenez, C/O CARDOZA TIMESHARE LAW, 8880 RIO SAN DIEGO DR # 2026 8TH FLOOR, San Diego, CA 92108 and Yander Virgilio Ordenez Villatoro, C/O CARDOZA TIMESHARE LAW, 8880 RIO SAN DIEGO DR # 2026 8TH FLOOR, San Diego, CA 92108; VOI: 328635-01; TYPE: Annual; POINTS: 150000; TOTAL: \$57,189.43; PER DIEM: \$13.86; NOTICE DATE: February 25, 2026 OBLIGOR: Alyssa Lynn Orbe, 3461 NW 169TH TER, Miami Gardens, FL 33056 and Jorge Luis Quinones Jr, 3461 NW 169TH TER, Miami Gardens, FL 33056; VOI: 328861-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,599.14; PER DIEM: \$3.69; NOTICE DATE: February 25, 2026 OBLIGOR: Gino Gil Del Real, 9852 SW 2ND ST, Miami, FL 33174 and Shelly Savannah Bunch, 9852 SW 2ND ST, Miami, FL 33174; VOI: 329058-01; TYPE: Annual; POINTS: 67100; TOTAL: \$34,475.78; PER DIEM: \$11.41; NOTICE DATE: February 25, 2026 OBLIGOR: Theresia Zainc, 2714 SE SOUTH BLACKWELL DR, Port Saint Lucie, FL 34952-7059 and Thomas Zainc, 2714 SE SOUTH BLACKWELL DR, Port Saint Lucie, FL 34952; VOI: 329072-01; TYPE: Annual; POINTS: 120000; TOTAL: \$31,109.12; PER DIEM: \$10.18; NOTICE DATE: February 25, 2026 File Numbers: 26-000815, 26-000816, 26-000817, 26-000818, 26-000819 MDK-80324

NOTICE OF DEFAULT AND INTENT

ORANGE COUNTY

TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Marisol Perez, 1152 ROSEDALE AVE 3, Bronx, NY 10472; VOI: 329115-01; TYPE: Annual; POINTS: 95700; TOTAL: \$48,333.32; PER DIEM: \$16.06; NOTICE DATE: February 25, 2026 OBLIGOR: Ethan Malachi Haefele, 156 E COLUMBIA ST, Andrews, IN 46702 and Cassidy Chantel Spencer, 156 E COLUMBIA ST, Andrews, IN 46702; VOI: 329382-01; TYPE: Annual; POINTS: 51700; TOTAL: \$22,881.18; PER DIEM: \$5.46; NOTICE DATE: February 25, 2026 OBLIGOR: Margaret Sharon Young, 1156 EAGLE POINTE WAY, Chesapeake, VA 23322-7487 and William Leslie Young, 1156 EAGLE POINTE WAY, Chesapeake, VA 23322-7487; VOI: 329514-01; TYPE: Annual; POINTS: 138000; TOTAL: \$45,641.74; PER DIEM: \$15.12; NOTICE DATE: February 25, 2026 OBLIGOR: Miguel Soria Maizano, 4 THUNDER LANE, APT 10, Zuni, NM 87327 and Iilyn Guevarra Maizano, 4 THUNDER LANE, APT 10, Zuni, NM 87327; VOI: 330412-01; TYPE: Annual; POINTS: 104000; TOTAL: \$40,947.38; PER DIEM: \$12.06; NOTICE DATE: February 25, 2026 OBLIGOR: Kevin Angeles, 728 HICKORY OAK HOLW, Augusta, GA 30907 and Nilka N. Angeles, 728 HICKORY OAK HOLW, Augusta, GA 30907; VOI: 330641-01; TYPE: Annual; POINTS: 25800; TOTAL: \$14,816.58; PER DIEM: \$4.77; NOTICE DATE: February 25, 2026 File Numbers: 26-000820, 26-000821, 26-000823, 26-000825, 26-000826 MDK-80333

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Juan Pablo Correa Ospina, CARRERA 42 #3 SUR - 81 TORRE 2, OFICINA 617, Medellin Colombia and Ana Maria Alvarez Jaramillo, CARRERA 42 #3 SUR - 81 TORRE 2, OFICINA 617, Medellin Colombia; VOI: 274241-01; TYPE: Annual; POINTS: 125000; TOTAL: \$14,438.65; PER DIEM: \$4.37; NOTICE DATE: February 25, 2026 OBLIGOR: Luis Carlos Galindo Ruiz, AV CALLE 147 #7F-12 APTO 805 EDIFICIO

ORANGE COUNTY

COUNTRY 147, Bogota Colombia and Adriana Ramirez Osorio, AV CALLE 147 #7F-12 APTO 805 EDIFICIO COUNTRY 147, Bogota Colombia; VOI: 310711-01; TYPE: Annual; POINTS: 20700; TOTAL: \$10,796.21; PER DIEM: \$3.74; NOTICE DATE: February 25, 2026 OBLIGOR: David Francis Tich, 5396 Harrier Drive, Waynesboro, PA 17268 and Lynn Marie Tich, 5396 Harrier Drive, Waynesboro, PA 17268; VOI: 313729-01; TYPE: Annual; POINTS: 44000; TOTAL: \$19,403.18; PER DIEM: \$6.24; NOTICE DATE: February 25, 2026 OBLIGOR: Giuseppe Iannuzzi, 557 OAKWOOD DRIVE, Pickering L1W2M8 Canada; VOI: 328214-01; TYPE: Annual; POINTS: 20700; TOTAL: \$12,352.10; PER DIEM: \$3.92; NOTICE DATE: February 25, 2026 OBLIGOR: Geralyn Taylor, 9 SAINT RANDALLS CT, Stafford, VA 22556 and David Taylor, 9 SAINT RANDALLS CT, Stafford, VA 22556; VOI: 330896-01; TYPE: Annual; POINTS: 30500; TOTAL: \$15,250.16; PER DIEM: \$4.93; NOTICE DATE: February 25, 2026 File Numbers: 26-000697, 25-029537, 26-000750, 26-000813, 26-000827 MDK-80345

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 26-000906 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. AMADOR GARZA, III; JOHANNA GARZA Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Amador Garza, III 6351 JUNIPER VW New Braunfels, TX 78132-5312 Johanna Garza 6351 Juniper View New Braunfels, TX 78132 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as: An undivided 0.2588% interest in Unit 4B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto. The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$20,059.79, plus interest (calculated by multiplying \$7.05 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. The Manley Law Firm LLC Michael E. Carleton, Esq. Jordan A. Zepetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Fax: 614-220-5613 11080-1031255

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 13008706.1 FILE NO.: 26-000930 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JUDITH ANNE ROCKWELL Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Judith Anne Rockwell 450 WOOD HOLLOW DR Wentzville, MO 63385-1142 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: An undivided 0.1535% interest in Unit 102C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration") The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,072.20, plus interest (calculated by multiplying \$1.76 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale

ORANGE COUNTY

of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zepetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1031232

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 7087301.0 FILE NO.: 26-001226 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. GUADALUPE RAMOS; JOSE RENE RAMOS Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Guadalupe Ramos 870 California Ct Aurora, IL 60506-2010 Jose Rene Ramos 870 California Ct Aurora, IL 60506-2010 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as: An undivided 0.2190% interest in Unit 41A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the "Declaration") The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$11,347.68, plus interest (calculated by multiplying \$4.64 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zepetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1031235

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 9034263.1 FILE NO.: 26-001227 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. ALONZO JOSH HUDSPETH Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Alonzo Josh Hudspeth 1313 Windy Bluff Dr Minneola, FL 34715-5614 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as: An undivided 0.3573% interest in Unit 17A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto. The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$13,516.68, plus interest (calculated by multiplying \$3.80 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zepetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266

(Continued on next page)

ORANGE COUNTY

Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$21,015.88, plus interest (calculated by multiplying \$7.50 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Teletypewriter: 614-220-5613
11080-1031252

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 49214.0
FILE NO.: 26-001242
PALM FINANCIAL SERVICES, LLC,
Lienholder,

vs.
KAYLA I MIGNANELLI; DILLON J MCTIERNAN
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Kayla I Mignanelli
18 Juniper Rd
Salem, NH 03079-3428
Dillon J Mctiernan
18 Juniper Rd
Salem, NH 03079-3428

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.1152% interest in Unit 22 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$17,670.24, plus interest (calculated by multiplying \$6.45 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Teletypewriter: 614-220-5613
11080-1031236

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 13017380.0
FILE NO.: 26-001245
PALM FINANCIAL SERVICES, LLC,
Lienholder,

vs.
DAVID HONEMAN; RENEE HONEMAN
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: David Honeman
5 Colby Rd
Tilton, NH 03276-5505
Renee Honeman
5 Colby Rd
Tilton, NH 03276-5505

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:

An undivided 0.0337% interest in Unit 11 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$26,874.00, plus interest (calculated by multiplying \$9.56 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale

ORANGE COUNTY

of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Teletypewriter: 614-220-5613
11080-1031238

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 16038359.0
FILE NO.: 26-001246

PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ELIZABETH LE
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Elizabeth Le
5 Mourar Dr
Spring City, PA 19475-3430

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.9427% interest in Unit 10E of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$68,455.09, plus interest (calculated by multiplying \$25.76 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Teletypewriter: 614-220-5613
11080-1031251

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 26-001248

PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARIA CRISTINA PEREDA
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Maria Cristina Pereda
14920 LITTLE MANATEE CT
Orlando, FL 32828-5230

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.5362% interest in Unit 62E of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$26,061.57, plus interest (calculated by multiplying \$7.52 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1031237

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 13021935.0
FILE NO.: 26-001250

ORANGE COUNTY

PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CHRISTINA KINLAW
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Christina Kinlaw
5618 Jeremy Ln
Jacksonville, FL 32257-3215

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:

An undivided 0.0169% interest in Unit 12 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$26,421.55, plus interest (calculated by multiplying \$9.80 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Teletypewriter: 614-220-5613
11080-1031239

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 13023156.0
FILE NO.: 26-001251

PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL ROBERT BRUNE
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Michael Robert Brune
16701 Red Wagon Ln
Leander, TX 78641-4009

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:

An undivided 0.0281% interest in Unit 12 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$44,009.08, plus interest (calculated by multiplying \$18.91 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Teletypewriter: 614-220-5613
11080-1031248

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14035341.0
FILE NO.: 26-001252

PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PAYTON ELIZABETHBARLOW
BALLARD; LAURA E BARLOW
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Payton Elizabethbarlow Ballard
3936 Vt Route 153
West Pawlet, VT 05775-9724

Laura E Barlow
133 Dekalb Rd
Granville, NY 12832-5503
The Manley Law Firm LLC has been appointed as trustee by Palm Financial

ORANGE COUNTY

Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2194% interest in Unit 89A of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$90,209.96, plus interest (calculated by multiplying \$32.65 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Teletypewriter: 614-220-5613
11080-1031240

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9026681.0
FILE NO.: 26-001620
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HUMBERTO DE LOS SANTOS
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Humberto De Los Santos
1801 NORTHERN OAK CIR
Irving, TX 75063

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:

An undivided 0.4911% interest in Unit 78B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,028.99, plus interest (calculated by multiplying \$1.06 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Teletypewriter: 614-220-5613
11080-1031231

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9017950.1
FILE NO.: 26-001624
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MELISSA J. JOHNSON
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Melissa J. Johnson
157 Town Center Blvd
Clermont, FL 34714-4476

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:

An undivided 0.3370% interest in Unit 132B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to

ORANGE COUNTY

pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,124.39, plus interest (calculated by multiplying \$0.64 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Teletypewriter: 614-220-5613
11080-1031234

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 26-001628
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PHILIP MESSER; MARY K. MESSER
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Philip Messer
19 PINE FOREST PL
Apopka, FL 32712

Mary K. Messer
19 Pine Forest Pl
Apopka, FL 32712-2769

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:

An undivided 0.3503% interest in Unit 58A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,806.90, plus interest (calculated by multiplying \$0.96 times the number of days that have elapsed since February 25, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1031233

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A - Obligor) The Manley Law Firm LLC has been appointed as Trustee by St. Augustine Resort Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at St. Augustine Resort Condominium described as: Unit Week (See Exhibit A-Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in St. Augustine Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9820, Page 1488, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A - Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of

(Continued on next page)

ORANGE COUNTY

this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq., Jordan A. Zeppetello, Esq., Jasmin Hernandez, Esq., as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Dorothy J. Burney, 2226 GRAHAM ST, Philadelphia, PA 19131-2203 and Clea E. Bailey, 2226 GRAHAM ST, Philadelphia, PA 19131-2203; WEEK: 47; UNIT: 23111; TYPE: Annual; TOTAL: \$2,408.45; PER DIEM: \$0.27; NOTICE DATE: February 25, 2026 OBLIGOR: Titus Elliott Jones Jr., 17713 KESSLER DR, Pflugerville, TX 78660-5137 and Keonna Devon Johnson-Jones, 17713 KESSLER DR, Pflugerville, TX 78660-5137; WEEK: 03; UNIT: 23115; TYPE: Even Biennial; TOTAL: \$2,035.32; PER DIEM: \$0.26; NOTICE DATE: February 25, 2026 OBLIGOR: Diane Turner Edmonds, 7703 WINGATE DR, Glenn Dale, MD 20769-2010; WEEK: 40; UNIT: 24209; TYPE: Annual; TOTAL: \$3,776.93; PER DIEM: \$0.50; NOTICE DATE: February 25, 2026 OBLIGOR: C Edward Brennan, 178 POND VIEW DR, Port Washington, NY 11050-2468 and Harriett R. Brennan, 178 POND VIEW DR, Port Washington, NY 11050-2468; WEEK: 41; UNIT: 24310; TYPE: Annual; TOTAL: \$3,776.93; PER DIEM: \$0.50; NOTICE DATE: February 25, 2026 OBLIGOR: Dubravka Gregory, 14-8 MARY DR, Grimsby L3M OC6 Canada and Gregg Gregory, 4558 CARPENTER CRT, Mississauga L5V 1C3 Canada; WEEK: 52; UNIT: 26207; TYPE: Annual; TOTAL: \$3,776.93; PER DIEM: \$0.50; NOTICE DATE: February 25, 2026 File Numbers: 26-001714, 26-001738, 26-001717, 26-001718, 26-001715 MDK-80353

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq., Jordan A. Zeppetello, Esq., Jasmin Hernandez, Esq., as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Jamie Linn Horning, 4003 MARINER COURT, Dunkirk, MD 20754 and Brad David Horning, 11931 LYONS GLEN CT., Dunkirk, MD 20754; VOI: 201628-01; TYPE: Even Biennial; POINTS: 67100; TOTAL: \$2,405.79; PER DIEM: \$0.74; NOTICE DATE: February 25, 2026 OBLIGOR: Oyedeji O. A. Odetyinbo, 6504 WESTERN SKIES WAY, Mississauga L5W 1H7 Canada and Elaine A. Odetyinbo, 6504 WESTERN SKIES WAY, Mississauga L5W 1H7 Canada; VOI: 203154-01; TYPE: Annual; POINTS: 110000; TOTAL: \$6,247.11; PER DIEM: \$2.42; NOTICE DATE: February 25, 2026 OBLIGOR: Linda Best Smith, 617 SUMMERWIND PLANTATION DR, Garner, NC 27529; VOI: 244038-01; TYPE: Annual; POINTS: 95700; TOTAL: \$14,264.29; PER DIEM: \$4.72; NOTICE DATE: February 25, 2026 OBLIGOR: Thiago Barboza Batista, 194 HEBRON RD, Bolton, CT 06043; VOI: 286171-01; TYPE: Annual; POINTS: 26000; TOTAL: \$2,026.33; PER DIEM: \$0.57; NOTICE DATE: February 25, 2026 OBLIGOR: Juana Lopez Jones, 11 KESWICK CIR, Newport News, VA 23602-4917 and Vincent A. Steele, 11 KESWICK CIR, Newport News, VA 23602-4917; VOI: 305599-01; TYPE: Annual; POINTS: 67100; TOTAL: \$4,091.37; PER DIEM: \$1.47; NOTICE DATE: February 25, 2026 File Numbers: 26-001730, 26-001731, 25-006642, 26-001736, 26-001737 MDK-80325

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Cascades Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Cascades Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and

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all amendments thereof and supplements thereto ("Declaration"). The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq., Jordan A. Zeppetello, Esq., Jasmin Hernandez, Esq., as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Willie E. Boyd Jr., 609 WINDOVER RD, Florence, AL 35630-1818 and Vida B. Boyd, 609 WINDOVER RD, Florence, AL 35630-1818; WEEK: 29; UNIT: 2222; TYPE: Odd Biennial; TOTAL: \$2,216.71; PER DIEM: \$0.31; NOTICE DATE: February 27, 2026 OBLIGOR: Kevin T. Winkler, 7340 STONEFIELD CT, West Bend, WI 53090-8230 and Stacey A. Winkler, 7340 STONEFIELD CT, West Bend, WI 53090-8230; WEEK: 35; UNIT: 2449; TYPE: Annual; TOTAL: \$3,685.75; PER DIEM: \$0.61; NOTICE DATE: February 27, 2026 OBLIGOR: Dane Cooper, 10661 WOLVERINE COURT, Manassas, VA 20111-3910; WEEK: 18; UNIT: 2575; TYPE: Annual; TOTAL: \$3,685.75; PER DIEM: \$0.61; NOTICE DATE: February 27, 2026 OBLIGOR: Erik K. Collins, 2214 BREEZE CT, Odenton, MD 21113-2154 and Aja A. Collins, 3306 43RD PL NE, Tacoma, WA 98422-2516; WEEK: 03; UNIT: 2728; TYPE: Annual; TOTAL: \$5,504.63; PER DIEM: \$1.23; NOTICE DATE: February 27, 2026 File Numbers: 26-001751, 26-001752, 26-001757, 26-001755, 26-001798 MDK-80351

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Cascades Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Cascades Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration"). The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq., Jordan A. Zeppetello, Esq., Jasmin Hernandez, Esq., as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: John R. Wood, AKA J. R. Wood, 1359 WHITE OAKS BLVD UNIT 1504, Oakville L6H 2R8 Canada and Doris G. Wood, 263 THIRD LINE, Oakville L6L 4A2 Canada; WEEK: 14; UNIT: 2132; TYPE: Odd Biennial; TOTAL: \$1,444.49; PER DIEM: \$0.15; NOTICE DATE: February 25, 2026 OBLIGOR: John R. Wood, 1359 WHITE OAKS BLVD UNIT 1504, Oakville L6H 2R8 Canada and Doris G. Wood, 263 THIRD LINE, Oakville L6L 4A2 Canada; WEEK: 15; UNIT: 2151; TYPE: Even Biennial; TOTAL: \$1,969.81; PER DIEM: \$0.30; NOTICE DATE: February 25, 2026 OBLIGOR: Andrew G. Meek, 25 CRANLEIGH GARDENS, Bridgwater TA6 5JR United Kingdom and Maria Depledge, 20 BROADOAK ROAD, Bridgwater TA6 4NR United Kingdom; WEEK: 40; UNIT: 2620; TYPE: Even Biennial; TOTAL: \$2,656.46; PER DIEM: \$0.40; NOTICE DATE: February 25, 2026 OBLIGOR: Faith A. Elkins, 7528 MEADOWBROOK DR, Watauga, TX 76148-1728 and Robert W. Elkins, 2230 VAUGHN RD, Burkburnett, TX 76354-5446; WEEK: 04; UNIT: 2629; TYPE: Annual; TOTAL: \$5,178.03; PER DIEM: \$1.23; NOTICE DATE: February 25, 2026 OBLIGOR: Willie E. Boyd Jr., 609 WINDOVER RD, Florence, AL 35630-1818 and Vida B. Boyd, 609 WINDOVER

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RD, Florence, AL 35630-1818; WEEK: 28; UNIT: 2663; TYPE: Odd Biennial; TOTAL: \$2,215.94; PER DIEM: \$0.31; NOTICE DATE: February 25, 2026 File Numbers: 26-001759, 26-002458, 26-001753, 26-001758, 26-001760 MDK-80352

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Fountains II Condominium Association, Inc., a Florida Corporation Plaintiff,
vs.
Mis Ranchos, LLC, a Florida Limited Liability Company, et al.
Defendants. Case No.: 2023-CA-017172-O
Division: 36
Judge Kevin B. Weiss

NOTICE OF SALE AS TO COUNT(S) VII
Notice is hereby given that on April 14, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 04, in Unit 1650, an Even Biennial Unit Week in Vistana Fountains II Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration") (Contract No.: 1650-04E-719473)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 11, 2026, in Civil Case No. 2023-CA-017172-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1030861

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Lakes Condominium Association, Inc., a Florida Corporation Plaintiff,
vs.
Patrick Justin Hatcher, as Heir to Patricia Stone Oxley, et al.
Defendants. Case No.: 2024-CA-007409-O
Division: 33
Judge Patricia L. Strowbridge

NOTICE OF SALE
Notice is hereby given that on March 24, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 39, in Unit 1905, an Annual Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration") (Contract No.: 1905-39A-818424)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 7, 2026, in Civil Case No. 2024-CA-007409-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1030597

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Fountains II Condominium Association, Inc., a Florida Corporation Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Raul F. Lopez, deceased, et al.
Defendants. Case No.: 2024-CA-009040-O
Division: 36
Judge Kevin B. Weiss

NOTICE OF SALE
Notice is hereby given that on April 14, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 30, in Unit 1659, an Annual Unit Week in Vistana Fountains II Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration") (Contract No.: 1659-30A-703305)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk

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reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 11, 2026, in Civil Case No. 2024-CA-009040-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1030860

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Cascades Condominium Association, Inc., a Florida Corporation Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against June A. Sayles, deceased, et al.
Defendants. Case No.: 2024-CA-009940-O
Division: 33
Judge Patricia L. Strowbridge

NOTICE OF SALE AS TO COUNT(S) XIV
Notice is hereby given that on March 24, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 13, in Unit 2106, an Odd Biennial Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration") (Contract No.: 2106-13O-039024)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 7, 2026, in Civil Case No. 2024-CA-009940-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1030594

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Sheraton Flex Vacations, LLC, a Florida Limited Liability Company Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against David Wayne Falin, AKA David W. Falin deceased, et al.
Defendants. Case No.: 2025-CA-000595-O
Division: 33
Judge Patricia L. Strowbridge

NOTICE OF SALE AS TO COUNT(S) III
Notice is hereby given that on March 24, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 280933-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-280933)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 7, 2026, in Civil Case No. 2025-CA-000595-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1030595

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Sheraton Flex Vacations, LLC, a Florida Limited Liability Company Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Evalina Eunice

ORANGE COUNTY

Rhymes, deceased, et al.
Defendants. Case No.: 2025-CA-000600-O
Division: 36
Judge Kevin B. Weiss

NOTICE OF SALE
Notice is hereby given that on April 14, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 251586-01, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-251586)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 11, 2026, in Civil Case No. 2025-CA-000600-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1030867

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Sheraton Flex Vacations, LLC, a Florida Limited Liability Company Plaintiff,
vs.
Raymi Athis, et al.
Defendants. Case No.: 2025-CA-002560-O
Division: 33
Judge Patricia L. Strowbridge

NOTICE OF SALE AS TO COUNT(S) VII
Notice is hereby given that on March 24, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 312659-01, an Annual Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-312659)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 7, 2026, in Civil Case No. 2025-CA-002560-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1030596

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Falls Condominium Association, Inc., a Florida Corporation Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Jacqueline A. Romanoski, deceased, et al.
Defendants. Case No.: 2025-CA-003920-O
Division: 33
Judge Patricia L. Strowbridge

NOTICE OF SALE
Notice is hereby given that on March 24, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 15, in Unit 213, in Vistana Falls Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3340, Page 2429, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration") (Contract No.: 0213-15A-908176)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 7, 2026, in Civil Case No. 2025-CA-003920-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Craig P. Rogers (FLBN: 352128)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028

(Continued on next page)

ORANGE COUNTY

Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1030598

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC Plaintiff,
vs.
Brian Meeks, et al. Defendants. Case No.: 2025-CA-004060-O
Division: 36
Judge Kevin B. Weiss

NOTICE OF SALE

Notice is hereby given that on April 14, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.4844% interest in Unit 89C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration") (Contract No.: 9036924.0)

Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 11, 2026, in Civil Case No. 2025-CA-004060-O, pending in the Circuit Court in Orange County, Florida.
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: SEF-MECarleton@mdklegal.com
Attorney for Plaintiff
11080-1030862

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Springs Condominium Association, Inc., a Florida Corporation Plaintiff,
vs.
Raymond Miles, et al. Defendants. Case No.: 2025-CA-005558-O
Division: 34
Judge Tanya Davis Wilson

NOTICE OF SALE

Notice is hereby given that on April 14, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 27, in Unit 820, in Vistana Springs Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4052, Page 3241, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration") (Contract No.: 0820-27A-402147)

Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 17, 2026, in Civil Case No. 2025-CA-005558-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZppetello@mdklegal.com
Attorney for Plaintiff
11080-1030863

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Calvin Heard III, deceased, et al.
Defendants. Case No.: 2025-CA-006271-O
Division: 34
Judge Tanya Davis Wilson

NOTICE OF SALE AS TO COUNT(S) XIV
Notice is hereby given that on April 14, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 247719-01, an Even Biennial Type, Number of VOI Ownership Points 25000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 247719-01PE-247719)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk

ORANGE COUNTY

reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 17, 2026, in Civil Case No. 2025-CA-006271-O, pending in the Circuit Court in Orange County, Florida.
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: SEF-MECarleton@mdklegal.com
Attorney for Plaintiff
11080-1030856

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Calvin Heard III, deceased, et al.
Defendants. Case No.: 2025-CA-006271-O
Division: 34
Judge Tanya Davis Wilson

NOTICE OF SALE AS TO COUNT(S) II

Notice is hereby given that on April 14, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 212192-02, an Annual Type, Number of VOI Ownership Points 28000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 212192-02PP-212192)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 17, 2026, in Civil Case No. 2025-CA-006271-O, pending in the Circuit Court in Orange County, Florida.
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: SEF-MECarleton@mdklegal.com
Attorney for Plaintiff
11080-1030868

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Calvin Heard III, deceased, et al.
Defendants. Case No.: 2025-CA-006271-O
Division: 34
Judge Tanya Davis Wilson

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Calvin Heard III, deceased, et al.
Defendants. Case No.: 2025-CA-006271-O
Division: 34
Judge Tanya Davis Wilson

NOTICE OF SALE AS TO COUNT(S) IX

Notice is hereby given that on April 14, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 256476-02, an Annual Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 256476-02PP-256476)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 17, 2026, in Civil Case No. 2025-CA-006271-O, pending in the Circuit Court in Orange County, Florida.
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: SEF-MECarleton@mdklegal.com
Attorney for Plaintiff
11080-1030864

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Calvin Heard III, deceased, et al.
Defendants. Case No.: 2025-CA-006271-O
Division: 34
Judge Tanya Davis Wilson

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives,

ORANGE COUNTY

administrators or as other claimants, by, through, under or against John Calvin Heard III, deceased, et al.
Defendants. Case No.: 2025-CA-006271-O
Division: 34
Judge Tanya Davis Wilson

NOTICE OF SALE AS TO COUNT(S) I

Notice is hereby given that on March 24, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 207588-01, an Annual Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 207588-01PP-207588)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 14, 2026, in Civil Case No. 2025-CA-006271-O, pending in the Circuit Court in Orange County, Florida.
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: SEF-MECarleton@mdklegal.com
Attorney for Plaintiff
11080-1030857

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Calvin Heard III, deceased, et al.
Defendants. Case No.: 2025-CA-006271-O
Division: 34
Judge Tanya Davis Wilson

NOTICE OF SALE AS TO COUNT(S) III

Notice is hereby given that on April 14, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 216541-02, an Annual Type, Number of VOI Ownership Points 120000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 216541-02PP-216541)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 17, 2026, in Civil Case No. 2025-CA-006271-O, pending in the Circuit Court in Orange County, Florida.
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: SEF-MECarleton@mdklegal.com
Attorney for Plaintiff
11080-1030869

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Calvin Heard III, deceased, et al.
Defendants. Case No.: 2025-CA-006271-O
Division: 34
Judge Tanya Davis Wilson

NOTICE OF SALE AS TO COUNT(S) VI

Notice is hereby given that on March 24, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 231933-02, an Annual Type, Number of VOI Ownership Points 78000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 231933-02PP-231933)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 17, 2026, in Civil Case No.

ORANGE COUNTY

2025-CA-006271-O, pending in the Circuit Court in Orange County, Florida.
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: SEF-MECarleton@mdklegal.com
Attorney for Plaintiff
11080-1030859

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC Plaintiff,
vs.
Rudy Anthony Cordova, et al. Defendants. Case No.: 2025-CA-007660-O
Division: 34
Judge Tanya Davis Wilson

NOTICE OF SALE

Notice is hereby given that on April 14, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.3732% interest in Unit 7 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "Declaration") (Contract No.: 11004695.6)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 17, 2026, in Civil Case No. 2025-CA-007660-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZppetello@mdklegal.com
Attorney for Plaintiff
11080-1030855

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC Plaintiff,
vs.
Walter W. Porter, et al. Defendants. Case No.: 2025-CA-009739-O
Division: 36
Judge Kevin B. Weiss

NOTICE OF SALE

Notice is hereby given that on April 14, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.3422% interest in Unit 42 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "Declaration") (Contract No.: 14010985.1)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on February 11, 2026, in Civil Case No. 2025-CA-009739-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Craig P. Rogers (FLBN: 352128)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZppetello@mdklegal.com
Attorney for Plaintiff
11080-1030865

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Alfred H. Andrieux, deceased, et al.
Defendants. Case No.: 2025-CA-012267-O
Division: 35
Judge Margaret H. Schreiber

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) V AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST FRANCES EICHORN, DECEASED AND REBECCA

ORANGE COUNTY

MICHALSKI, AS POTENTIAL HEIR TO FRANCES EICHORN
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST FRANCES EICHORN, DECEASED
51 LEONARD ST
ADAMS, MA 01220-9741
UNITED STATES OF AMERICA
REBECCA MICHALSKI, AS POTENTIAL HEIR TO FRANCES EICHORN
206 WOOD ST
NEWTON, MS 39345-2442
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST FRANCES EICHORN, DECEASED AND REBECCA MICHALSKI, AS POTENTIAL HEIR TO FRANCES EICHORN, and all parties having or claiming to have any right, title or interest in the property herein described; YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
An undivided 0.4318% interest in Unit 44A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")
Contract No.: 4025286.0
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint. WITNESS my hand and seal of this Court on the 11th day of February, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: Rosa Aviles
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1030837

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Alfred H. Andrieux, deceased, et al.
Defendants. Case No.: 2025-CA-012267-O
Division:

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) III,II AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ROGER J. LOKKER, DECEASED, SEANNA LOKKER, AS POTENTIAL HEIR TO ROGER J. LOKKER AND SKYLAR LOKKER, AS POTENTIAL HEIR TO ROGER J. LOKKER
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ROGER J. LOKKER, DECEASED
PO BOX 1267
CALDWELL, NJ 07007
UNITED STATES OF AMERICA
SEANNA LOKKER, AS POTENTIAL HEIR TO ROGER J. LOKKER
PO BOX 1267
CALDWELL, NJ 07007
UNITED STATES OF AMERICA
SKYLAR LOKKER, AS POTENTIAL HEIR TO ROGER J. LOKKER
PO BOX 1267
CALDWELL, NJ 07007
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ROGER J. LOKKER,

(Continued on next page)

ORANGE COUNTY

DECEASED, SEANNA LOKKER, AS POTENTIAL HEIR TO ROGER J. LOKKER AND SKYLAR LOKKER, AS POTENTIAL HEIR TO ROGER J. LOKKER, and all parties having or claiming to have any right, title or interest in the property herein described; YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

An undivided 0.5200% interest in Unit 3B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

Contract No.: 4001384.0

An undivided 0.3748% interest in Unit 53B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

Contract No.: 4001384.1

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint. WITNESS my hand and seal of this Court on the 4th day of February, 2026.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: /s/ Rosa Aviles
Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC
11080-1030602

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

Vistana Cascades Condominium Association, Inc., a Florida Corporation Plaintiff,

vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Sonja K. White, deceased, et al.

Defendants. Case No.: 2025-CA-012427-O

Division: 40
Judge John E. Jordan

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SONJA K. WHITE, DECEASED, ROBIN E. LAKE, AS POTENTIAL HEIR TO SONJA K. WHITE AND ANDREW WHITE, AS POTENTIAL HEIR TO SONJA K. WHITE

To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SONJA K. WHITE, DECEASED, ROBIN E. LAKE, AS POTENTIAL HEIR TO SONJA K. WHITE AND ANDREW WHITE, AS POTENTIAL HEIR TO SONJA K. WHITE

21 GEORGE ST
SOUTH DARTMOUTH, MA 02748-2007
UNITED STATES OF AMERICA
ROBIN E. LAKE, AS POTENTIAL HEIR TO SONJA K. WHITE
22 GEORGE STREET
DARTMOUTH, MA 02748
UNITED STATES OF AMERICA
ANDREW WHITE, AS POTENTIAL HEIR TO SONJA K. WHITE

18 GLENN DRIVE
SOUTH DARTMOUTH, MA 02748
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SONJA K. WHITE, DECEASED, ROBIN E. LAKE, AS POTENTIAL HEIR TO SONJA K. WHITE AND ANDREW WHITE, AS POTENTIAL HEIR TO SONJA K. WHITE, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: Unit Week 44, in Unit 2672, an Even Biennial Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration')

Contract No.: 267273-44EP-027032

has been filed against you; and you are

ORANGE COUNTY

required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 10 day of FEBRUARY, 2026.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: /s/ RASHEDA THOMAS
Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC
11080-1030800

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

Sheraton Flex Vacations, LLC, a Florida Limited Liability Company Plaintiff,

vs.

Scott M. Travis, et al.
Defendants. Case No.: 2025-CA-012745-O

Division: 15
Judge Tanya Davis Wilson

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT SCOTT M. TRAVIS

To:
SCOTT M. TRAVIS
315 UNION ST
WEYMOUTH, MA 02190-2856
UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) SCOTT M. TRAVIS, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

VOI Number 289423-01, an Annual Type, Number of VOI Ownership Points 37000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

Contract No.: 42-01-289423

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 11 day of FEBRUARY, 2026.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: /s/ RASHEDA THOMAS
Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC
11080-1030793

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

Palm Financial Services, LLC Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Helen A. Thompson, deceased, et al.

Defendants. Case No.: 2026-CA-000050-O

Division: 48
Judge Brian Sandor

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST HELEN A. THOMPSON, DECEASED AND MARIE P. GRADY, AS POTENTIAL HEIR TO HELEN A. THOMPSON

To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST HELEN A. THOMPSON, DECEASED AND MARIE P. GRADY, AS POTENTIAL HEIR TO HELEN A. THOMPSON

has been filed against you; and you are

ORANGE COUNTY

ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST HELEN A. THOMPSON, DECEASED

4012 N. WARNER RD.
LAFAYETTE HILL, PA 19444
UNITED STATES OF AMERICA
MARIE P. GRADY, AS POTENTIAL HEIR TO HELEN A. THOMPSON
4012 N. WARNER RD.
LAFAYETTE HILL, PA 19444

and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST HELEN A. THOMPSON, DECEASED AND MARIE P. GRADY, AS POTENTIAL HEIR TO HELEN A. THOMPSON, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: An undivided 0.1373% interest in Unit 49 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

Contract No.: 18483.0

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 17th day of February, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: Lauren Scheidt
Deputy Clerk

11080-1030829

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

Palm Financial Services, LLC Plaintiff,

vs.

Kimberly A. Lamorte, et al.
Defendants. Case No.: 2026-CA-000051-O

Division:

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT KIMBERLY A. LAMORTE AND NICHOLAS A. LAMORTE

To:
KIMBERLY A. LAMORTE
4 ROCKHALL LN
ROCKY POINT, NY 11778-9303
UNITED STATES OF AMERICA
NICHOLAS A. LAMORTE
5 SYCAMORE ST
MILLER PLACE, NY 11764-3011
UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) KIMBERLY A. LAMORTE AND NICHOLAS A. LAMORTE, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

An undivided 0.5092% interest in Unit 64A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

Contract No.: 10023101.0

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 5 day of FEBRUARY, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: /s/ RASHEDA THOMAS
Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC
11080-1030804

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

Vistana Fountains II Condominium Association, Inc., a Florida Corporation Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Peter J. Skells, deceased, et al.

ORANGE COUNTY

Defendants. Case No.: 2026-CA-000079-O
Division: 15
Judge Tanya Davis Wilson

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST PETER J. SKELLS, DECEASED

To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST PETER J. SKELLS, DECEASED

3310 TALL TIMBER DR
ORLANDO, FL 32812-6059
UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST PETER J. SKELLS, DECEASED

Unit Week 51, in Unit 1613, an Even Biennial Unit Week in Vistana Fountains II Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration')

Contract No.: 1613-51E-716353

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 27 day of JANUARY, 2026.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: /s/ NANCY GARCIA
Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC
11080-1030798

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

St. Augustine Resort Condominium Association, Inc., a Florida Corporation Plaintiff,

vs.

Harlan Jonathan Davis, et al.
Defendants. Case No.: 2026-CA-000087-O

Division: 48
Judge Brian Sandor

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT HARLAN JONATHAN DAVIS AND SHARON RENECE BLAND-DAVIS

To:
HARLAN JONATHAN DAVIS
507 CIRCLE TRACE RD
MONROE, NC 28110-7674
UNITED STATES OF AMERICA
SHARON RENECE BLAND-DAVIS
507 CIRCLE TRACE RD
MONROE, NC 28110-7674
UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) HARLAN JONATHAN DAVIS AND SHARON RENECE BLAND-DAVIS, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

Unit Week 33, in Unit 25522, an Even Biennial Unit Week in St. Augustine Resort Condominium and Unit Week 33, in Unit 25523, an Even Biennial Unit Week in St. Augustine Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9820, Page 1488, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration')

Contract No.: 255223-33EP-317416

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court

ORANGE COUNTY

on the 17 day of FEBRUARY, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: /s/ RASHEDA THOMAS
Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC
11080-1030791

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

Vistana Cascades Condominium Association, Inc., a Florida Corporation Plaintiff,

vs.

Daniel J. Middleton, et al.
Defendants. Case No.: 2026-CA-000100-O

Division: 35
Judge Margaret H. Schreiber

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT DANIEL J. MIDDLETON AND LORI C. MIDDLETON

To:
DANIEL J. MIDDLETON
4912 TRAILRIDGE PASS
ATLANTA, GA 30338-3928
UNITED STATES OF AMERICA
LORI C. MIDDLETON
4912 TRAILRIDGE PASS
ATLANTA, GA 30338-3928
UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) DANIEL J. MIDDLETON AND LORI C. MIDDLETON, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

Unit Week 46, in Unit 2449, an Annual Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration')

Contract No.: 2449-46A-013156

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 17th day of February, 2026.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: Rasheda Thomas
Deputy Clerk

11080-1030826

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

Palm Financial Services, LLC Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Lucinda Sisco, deceased, et al.

Defendants. Case No.: 2026-CA-000113-O

Division: 33
Judge Patricia L. Strowbridge

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) IV AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MICHAEL D. FURGESON, DECEASED, MORGAN FURGESON, AS POTENTIAL HEIR TO MICHAEL D. FURGESON AND LOGAN FURGESON, AS POTENTIAL HEIR TO MICHAEL D. FURGESON

To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MICHAEL D. FURGESON, DECEASED, MORGAN FURGESON, AS POTENTIAL HEIR TO MICHAEL D. FURGESON AND LOGAN FURGESON, AS POTENTIAL HEIR TO MICHAEL D. FURGESON

1505 SPRING

ORANGE COUNTY

PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MICHAEL D. FURGESON, DECEASED, MORGAN FURGESON, AS POTENTIAL HEIR TO MICHAEL D. FURGESON AND LOGAN FURGESON, AS POTENTIAL HEIR TO MICHAEL D. FURGESON, and all parties having or claiming to have any right, title or interest in the property herein described; YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

An undivided 1.2278% interest in Unit 35 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration") Contract No.: 28597.3

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 17 day of FEBRUARY, 2026.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: /s/ TAKIANA DIDIER

Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

FOR PUBLICATION – RETURN TO COPY:

THE MANLEY LAW FIRM LLC
11080-1030803

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

Palm Financial Services, LLC
Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Lucinda Siscot, deceased, et al.

Defendants. Case No.: 2026-CA-000113-O

Division: 33

Judge Patricia L. Strowbridge

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) I AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST LUCINDA SISCOT, DECEASED AND TAYLOR SISCOT, AS POTENTIAL HEIR TO LUCINDA SISCOT

To: ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST LUCINDA SISCOT, DECEASED

6447 LOBOS CAY DR
LANTANA, FL 33462
UNITED STATES OF AMERICA
TAYLOR SISCOT, AS POTENTIAL HEIR TO LUCINDA SISCOT
6447 LOBOS CAY DR
LANTANA, FL 33462

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST LUCINDA SISCOT, DECEASED AND TAYLOR SISCOT, AS POTENTIAL HEIR TO LUCINDA SISCOT, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

An undivided 0.3069% interest in Unit 113A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration") Contract No.: 9011762.0

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 17th day of February, 2026.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

ORANGE COUNTY

By: Takiana Didier

Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

FOR PUBLICATION – RETURN TO COPY:

THE MANLEY LAW FIRM LLC
11080-1030834

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

Palm Financial Services, LLC
Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Rebecca S. De Falco, deceased, et al.

Defendants. Case No.: 2026-CA-000179-O

Division: 39

Judge Michael Deen

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST REBECCA S. DE FALCO, DECEASED

To: ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST REBECCA S. DE FALCO, DECEASED

518 CAMROSE CIR NE
CONCORD, NC 28025-3277
UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST REBECCA S. DE FALCO, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

An undivided 0.2059% interest in Unit 1E of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto. Contract No.: 2225.1

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 18th day of February, 2026.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: Rasheda Thomas
Deputy Clerk
11080-1030824

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

Palm Financial Services, LLC
Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Judith A. Keith, deceased, et al.

Defendants. Case No.: 2026-CA-000192-O

Division: 40

Judge John E. Jordan

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JUDITH A. KEITH, DECEASED, TONY COLEY, AS POTENTIAL HEIR TO JUDITH A. KEITH, MATTHEW COLEY, AS POTENTIAL HEIR TO JUDITH A. KEITH AND JEREMY COLEY, AS POTENTIAL HEIR TO JUDITH A. KEITH

To: ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER

ORANGE COUNTY

CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JUDITH A. KEITH, DECEASED

4524 COX MILL RD
SANFORD, NC 27332-2437
UNITED STATES OF AMERICA
TONY COLEY, AS POTENTIAL HEIR TO JUDITH A. KEITH
302 KENWOOD DR
FAYETTEVILLE, NC 28311-1326
UNITED STATES OF AMERICA
MATTHEW COLEY, AS POTENTIAL HEIR TO JUDITH A. KEITH
2931 PICKARD RD NA
SANFORD, NC 27330-6399
UNITED STATES OF AMERICA
JEREMY COLEY, AS POTENTIAL HEIR TO JUDITH A. KEITH
4524 COX MILL RD
SANFORD, NC 27332-2437
UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JUDITH A. KEITH, DECEASED, TONY COLEY, AS POTENTIAL HEIR TO JUDITH A. KEITH AND JEREMY COLEY, AS POTENTIAL HEIR TO JUDITH A. KEITH, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

An undivided 0.3254% interest in Unit 4A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the "Declaration") Contract No.: 5012673.0

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 17th day of February, 2026.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: /s/ Takiana Didier
Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

FOR PUBLICATION – RETURN TO COPY:

THE MANLEY LAW FIRM LLC

11080-1030847

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

Palm Financial Services, LLC
Plaintiff,

vs.

Lisa Kelley, et al.
Defendants. Case No.: 2026-CA-000201-O

Division: 39

Judge Michael Deen

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT LISA KELLEY AND MICHAEL KELLEY

To: LISA KELLEY
2155 BEAVER DAM LN
CANTONMENT, FL 32533-5149
UNITED STATES OF AMERICA
MICHAEL KELLEY
2155 BEAVER DAM LN
CANTONMENT, FL 32533
UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) LISA KELLEY AND MICHAEL KELLEY, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

An undivided 0.1535% interest in Unit 116B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration") Contract No.: 4033033.4

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 11 day of FEBRUARY, 2026.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: /s/ RASHEDA THOMAS
Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to

ORANGE COUNTY

participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

FOR PUBLICATION – RETURN TO COPY:

THE MANLEY LAW FIRM LLC

11080-1030802

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY,
FLORIDA

Sheraton Flex Vacations, LLC, a Florida Limited Liability Company
Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Patrick Christopher Smith Sr., deceased, et al.

Defendants. Case No.: 2026-CA-000283-O

Division:

Judge Diego M. Madrigal III

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST PATRICK CHRISTOPHER SMITH SR., DECEASED

To: ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST PATRICK CHRISTOPHER SMITH SR., DECEASED

8205 SEVEN PINES LN
WALDORF, MD 20603-4062
UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST PATRICK CHRISTOPHER SMITH SR., DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

VOI Number 250764-01, an Even Biennial Type, Number of VOI Ownership Points 67100 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. Contract No.: 42-01-250764

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 16 day of FEBRUARY, 2026.

TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

By: /s/ TAKIANA DIDIER
Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

FOR PUBLICATION – RETURN TO COPY:

THE MANLEY LAW FIRM LLC

11080-1030794

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest

ORANGE COUNTY

accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Andrea Lanolta Meeks, PO BOX 569, Coldwater, MS 38618-0569; VOI: 243981-01; TYPE: Annual; POINTS: 25800; DATE REC.: May 7, 2018; DOC NO.: 20180269624; TOTAL: \$16,167.78; PER DIEM: \$3.88 OBLIGOR: Mbaye B. Gueye, 5305 CLOUDSTON CT, Louisville, KY 40229-1269; VOI: 249999-01; TYPE: Annual; POINTS: 67100; DATE REC.: August 13, 2018; DOC NO.: 20180478207; TOTAL: \$18,020.46; PER DIEM: \$5.39 OBLIGOR: Liordany Mantani, 54 MIDFIELD DR, Waterbury, CT 06705-3933 and Julio C. Mantani, 54 MIDFIELD DR, Waterbury, CT 06705-3933; VOI: 285717-01, 250743-01; TYPE: Annual; Annual; POINTS: 58700, 37000; DATE REC.: November 24, 2021; DOC NO.: 20210723948; TOTAL: \$31,667.37; PER DIEM: \$9.45 OBLIGOR: Berlena Nicole Mccoy, 1519 SALTER ST., Natchitoches, LA 71457 and Steven R. Sykes, 1519 SALTER ST., Natchitoches, LA 71457; VOI: 310523-01; TYPE: Annual; POINTS: 37000; DATE REC.: September 12, 2023; DOC NO.: 20230522094; TOTAL: \$17,387.19; PER DIEM: \$5.21 OBLIGOR: Cynthia Sue Santiago, 18 ALMOND TRACE, Ocala, FL 34472 and Andrew James Santiago, 18 ALMOND TRACE, Ocala, FL 34472; VOI: 320906-01; TYPE: Annual; POINTS: 20700; DATE REC.: September 16, 2024; DOC NO.: 20240536633; TOTAL: \$13,121.52; PER DIEM: \$3.85 File Numbers: 25-000697, 25-006214, 25-010326, 25-022277, 25-015324

MDK-79791

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-015362

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Lienholder,

vs.

NADIA LAPLANTE

Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Nadia Laplante, 456 SUMMER ST, Brockton, MA 02302-4101

Notice is hereby given that on March 26, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 309807-01, an Annual Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded September 7, 2023 as Document No. 20230510555 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$16,867.60, together with interest accruing on the principal amount due at a per diem of \$6.55, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$28,210.07.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$28,210.07. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.</

ORANGE COUNTY

TRUSTEE'S NOTICE OF SALE
TO: Jay T. Graham, 11263 RIVERSIDE CIR, Pound, VA 24279-5219
Notice is hereby given that on April 9, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:
An undivided 0.1905% interest in Unit 1N of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded November 22, 2019 as Document No. 20190737842 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$11,938.25, together with interest accruing on the principal amount due at a per diem of \$4.09, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$15,435.59.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$15,435.59. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1030895

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Nancy Kay Dawes, 281 EAGLE RIDGE STREET, Newbury Park, CA 91320; VOI: 50-15981; TYPE: Annual; POINTS: 6600; TOTAL: \$111,236.42; PER DIEM: \$29.97; NOTICE DATE: February 17, 2026 OBLIGOR: Robin Taggart Covey Harrell, C/O KURTZ LAW GROUP, 5126 CLARETON DR STE208, Agoura Hills, CA 91301 and Jeff Lee Harrell, C/O KURTZ LAW GROUP, 5126 CLARETON DR STE208, Agoura Hills, CA 91301; VOI: 50-16337; TYPE: Annual; POINTS: 2201; TOTAL: \$17,427.96; PER DIEM: \$4.78; NOTICE DATE: February 17, 2026 File Numbers: 25-016731, 25-028286 MDK-79800

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 034021-04AL-708737
FILE NO.: 25-017052
BELLA FLORIDA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder,

vs.
SARA L. MOCHRIE; JODI ANN BETHGE; LISA ALLEN WILCZAK Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Sara L. Mochrie
1821 JAMISON RD
East Aurora, NY 14052-9661
Jodi Ann Bethge
673 JEWETT HOLMWOOD RD
East Aurora, NY 14022-2152
Lisa Allen Wilczak
1274 County Line Road

ORANGE COUNTY

Alden, NY 14004-9782
The Manley Law Firm LLC has been appointed as trustee by Bella Florida Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bella Florida Condominium described as: Unit Week 4, in Unit 03401, an annual Unit Week, Bella Florida Condominium and Unit Week 4, in Unit 03402, an annual Unit Week, Bella Florida Condominium, together with all appurtenances thereto, according to and subject to the Declaration of Condominium of Bella Florida Condominium, as recorded in Official Records Book 6222, Page 1987, Public Records of Orange County, and all amendments thereof and supplements thereto, if any ("Declaration")
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,334.91, plus interest (calculated by multiplying \$0.99 times the number of days that have elapsed since February 16, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Jordan A. Zepetello, Esq.
Michael E. Carleton, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030658

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Bella Florida Condominium will be offered for sale: Unit Week (See Exhibit A-Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Bella Florida Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 6222, Page 1987, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration"). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Bella Florida Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Lenin Lucho Moran, VOLTAIRE 121 JARDINES DE VERSALLES, Sattilto 25200 Mexico; WEEK: 21; UNIT: 09508; TYPE: Even Biennial; DATE REC.: June 4, 2025; DOC NO.: 20250325920; TOTAL: \$1,422.80; PER DIEM: \$0.18 File Numbers: 25-017650 MDK-79788

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Fountains II Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Fountains II Condominium described as: Unit Week (See Exhibit A-Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Fountains II Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration"). The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written

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objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jordan A Zepetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Catherine Dubois as Trustee of the Catherine Dubois Revocable Trust, a New Hampshire revocable trust established pursuant to a revocable trust agreement Dated March 20, 2000, 8 WENDE DR, Hudson, NH 03051-3738; WEEK: 12; UNIT: 1714; TYPE: Odd Biennial; TOTAL: \$1,415.88; PER DIEM: \$0.28; NOTICE DATE: February 17, 2026 File Numbers: 25-018186 MDK-79796

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Lakes Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Lakes Condominium described as: Unit Week (See Exhibit A-Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration"). The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jordan A Zepetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Amina Imamo, PO BOX 22051, ORLANDO, FL 32830; WEEK: 18; UNIT: 1755; TYPE: Even Biennial; TOTAL: \$1,641.50; PER DIEM: \$0.36; NOTICE DATE: February 17, 2026 OBLIGOR: Lindsay Macdonald, 7 Colleonard Dr, Banff, Aberdeenshire AB45 1DP United Kingdom and Morag Macdonald, 7 Colleonard Dr, Banff, Aberdeenshire AB45 1DP United Kingdom; WEEK: 37; UNIT: 1939; TYPE: Odd Biennial; TOTAL: \$2,170.74; PER DIEM: \$0.30; NOTICE DATE: February 17, 2026 File Numbers: 25-018228, 25-018416 MDK-79779

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Lakes Condominium will be offered for sale: Unit Week (See Exhibit A-Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration"). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Lakes Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that

come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zepetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Marcelo Ernesto Badra, AVE BALBARAISO 4151 BARRIO BARRANCO SUR, Cordoba 5014 Argentina and Maria Ester Pereyra, CALLE ALEJANDRO CENTENO 444, Cordoba X5016AQD Argentina; WEEK: 29; UNIT: 2137; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$1,500.92; PER DIEM: \$0.30 OBLIGOR: John Dixon, 3122 TOWN WALK DR, Hamden, CT 06518-3705; WEEK: 19; UNIT: 2560; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$2,303.95; PER DIEM: \$0.61 OBLIGOR: Cindie G. Limpach, AKA Cindie Limpach, 2501 WASHINGTON AVE, Racine, WI 53405-3557 and Roger Mauer, 2501 WASHINGTON AVE, Racine, WI 53405-3557; WEEK: 11; UNIT: 2577; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$1,500.92; PER DIEM: \$0.30 OBLIGOR: Peggy L. Weder, 14625 JUGHANDLE RD, Minooka, IL 60447-9622 and Michael R. Weder, 14625 JUGHANDLE RD, Minooka, IL 60447-9622; WEEK: 52; UNIT: 2759; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$4,226.31; PER DIEM: \$1.23 File Numbers: 25-018509, 25-021216, 25-019759, 25-020021 MDK-79797

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come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zepetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Stacey Lynn Gallatin, 130 STEAMBOAT LN APT 204, Ballwin, MO 63011-3293; WEEK: 29; UNIT: 1924; TYPE: Even Biennial; DATE REC.: October 13, 2025; DOC NO.: 20250592364; TOTAL: \$1,814.06; PER DIEM: \$0.40 File Numbers: 25-018403 MDK-79781

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Cascades Condominium will be offered for sale: Unit Week (See Exhibit A-Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration"). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Cascades Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Marcelo Ernesto Badra, AVE BALBARAISO 4151 BARRIO BARRANCO SUR, Cordoba 5014 Argentina and Maria Ester Pereyra, CALLE ALEJANDRO CENTENO 444, Cordoba X5016AQD Argentina; WEEK: 29; UNIT: 2137; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$1,500.92; PER DIEM: \$0.30 OBLIGOR: John Dixon, 3122 TOWN WALK DR, Hamden, CT 06518-3705; WEEK: 19; UNIT: 2560; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$2,303.95; PER DIEM: \$0.61 OBLIGOR: Cindie G. Limpach, AKA Cindie Limpach, 2501 WASHINGTON AVE, Racine, WI 53405-3557 and Roger Mauer, 2501 WASHINGTON AVE, Racine, WI 53405-3557; WEEK: 11; UNIT: 2577; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$1,500.92; PER DIEM: \$0.30 OBLIGOR: Peggy L. Weder, 14625 JUGHANDLE RD, Minooka, IL 60447-9622 and Michael R. Weder, 14625 JUGHANDLE RD, Minooka, IL 60447-9622; WEEK: 52; UNIT: 2759; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$4,226.31; PER DIEM: \$1.23 File Numbers: 25-018509, 25-021216, 25-019759, 25-020021 MDK-79797

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as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Edmond C. Killingbeck, 204 FROMAN DR, Summerville, SC 29483-2517; WEEK: 34; UNIT: 27506; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$3,237.03; PER DIEM: \$0.94 OBLIGOR: Donald G. Castner Iii, 10501 113TH ST, Largo, FL 33778-3924; WEEK: 28; UNIT: 28301; TYPE: Odd Biennial; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$1,159.77; PER DIEM: \$0.17 File Numbers: 25-020006, 25-020036 MDK-79790

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-020504
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
GLENDA IBARRA Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Glenda Ibarra, 13540 SW 10TH PL, Davie, FL 33325

Notice is hereby given that on April 9, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.1094% interest in Unit 106B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.21 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,238.83.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,238.83. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1030896

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-020505
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
KRYSTAL SUAREZ Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Krystal Suarez, 2155 SE 1ST ST, Homestead, FL 33033-7200

Notice is hereby given that on April 9, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

An undivided 0.9823% interest in Unit 93E of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343008 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.01 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,339.15.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the

(Continued on next page)

ORANGE COUNTY

TRUSTEE
FILE NO.: 25-021047
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LORI L. MCCLAIN
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Lori L. McClain, 2908 TEAL CT, Saint Joseph, MO 64506-4858

Notice is hereby given that on April 9, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.1254% interest in Unit 49 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343056 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.10 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,440.30.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,440.30. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.,
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1030903

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021053
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROGER J. BANNETT, ALMA S. BANNETT
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Roger J. Bennett, 1432 HOLICONG RD, New Hope, PA 18938-9423

Alma S. Bennett, 1432 Holicong Rd, New Hope, PA 18938-9423
Notice is hereby given that on April 9, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0615% interest in Unit 48 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343056 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.53 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,037.97.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,037.97. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.,
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1030883

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021054
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROGER J. BANNETT
Obligor(s)

ORANGE COUNTY**TRUSTEE'S NOTICE OF SALE**

TO: Roger J. Bennett, 1432 HOLICONG RD, New Hope, PA 18938-9423

Notice is hereby given that on April 9, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.5362% interest in Unit 62E of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343056 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.79 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,769.25.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,769.25. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.,
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1030882

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021066
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRANDI N. BURKOWSKY, FRANCIS J. BURKOWSKY JR.
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Brandi N. Burkowsky, 44 HOCKANUM GLEN RD, Beacon Falls, CT 06403-1465

Francis J. Burkowsky Jr., 44 HOCKANUM GLN, Beacon Falls, CT 06403-1465
Notice is hereby given that on April 9, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

An undivided 0.8664% interest in Unit 50 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343064 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.22 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,247.15.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,247.15. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.,
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1030887

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021067
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
EDWARD J. SKIBICKI JR, KRISTEN F. SKIBICKI
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Edward J. Skibicki Jr, 195 PROVINCE LINE RD, Wrightstown, NJ 08562

ORANGE COUNTY

Kristen F. Skibicki, 50 QUAIL WAY, Medford, NJ 08055

Notice is hereby given that on April 9, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

An undivided 0.6139% interest in Unit 29 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343064 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.96 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,142.35.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,142.35. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.,
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1030904

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 25-021076
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DANIELLE KLAUS BAILEY, JOHN BAILEY JR.
Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Danielle Klaus Bailey, 27169 SW SMITHVILLE RD, Sheridan, OR 97378-9763

John Bailey Jr., 27169 SW SMITHVILLE RD, Sheridan, OR 97378-9763
Notice is hereby given that on April 9, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

An undivided 0.4911% interest in Unit 117D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343064 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.77 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,638.39.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,638.39. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.,
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1030897

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Spa Condominium will be offered for sale: Unit Week (See Exhibit A-Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the

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failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Spa Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Nicole Pregent, 62 TALL OAK CT, Clayton, NC 27520; WEEK: 38; UNIT: 645; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,101.90; PER DIEM: \$0.55 OBLIGOR: Donna C. Rykowski, 216 BROOKTHORPE CIR, Broomall, PA 19008-3004; WEEK: 22; UNIT: 694; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,101.90; PER DIEM: \$0.55 File Numbers: 25-021205, 25-021206 MDK-79798

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Fountains Condominium will be offered for sale: Unit Week (See Exhibit A-Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Fountains Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Elsworth D. Dory, 6101 MARLIN LN, Camp Springs, MD 20748-2513 and Barbara A. Dory, 6101 MARLIN LN, Camp Springs, MD 20748-2513; WEEK: 45; UNIT: 1346; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324497; TOTAL: \$2,195.14; PER DIEM: \$0.56 File Numbers: 25-021209 MDK-79782

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Collection Vacation Ownership Plan will be offered for sale: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership

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Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Flex Collection, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Alannah Kate Avelin, 512 RAYNOLDS AVE SW, Albuquerque, NM 87104-1031; VOI: 504328-01; TYPE: Annual; POINTS: 67100; DATE REC.: February 26, 2019; DOC NO.: 20190117764; TOTAL: \$14,167.03; PER DIEM: \$3.61 OBLIGOR: Tiffany Diane Rush, 2919 HARWOOD ST, Tallahassee, FL 32301; VOI: 525843-01; TYPE: Annual; POINTS: 67100; DATE REC.: August 29, 2023; DOC NO.: 20230492655; TOTAL: \$41,800.85; PER DIEM: \$12.37 File Numbers: 25-015186, 25-022195 MDK-79780

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Michael A. McCormick, 48 BRADBURY WAY, Stafford, VA 22554-1800 and Dollie Mae McCormick, 48 BRADBURY WAY, Stafford, VA 22554-1800; VOI: 249597-01, 249597-02; TYPE: Annual, Annual; POINTS: 30500, 30500; DATE REC.: August 6, 2018; DOC NO.: 20180464867; TOTAL: \$7,682.60; PER DIEM: \$2.30 OBLIGOR: Michel Alberto Gomez Gonzalez, 2036 SHARON OAKS LN APT 204, Charlotte, NC 28210 and Liliana Colon Sani, 2036 SHARON OAKS LN APT 204, Charlotte, NC 28210; VOI: 319025-01; TYPE: Annual; POINTS: 44000; DATE REC.: July 26, 2024; DOC NO.: 20240434778; TOTAL: \$20,505.79; PER DIEM: \$6.27 OBLIGOR: Edward James Zachary, 3674 GLEN FALLS, Decatur, GA 30032; VOI: 322723-01; TYPE: Annual; POINTS: 20700; DATE REC.: October 18, 2024; DOC NO.: 20240596765; TOTAL: \$13,027.57; PER DIEM: \$3.92 OBLIGOR: Maribel Guerrero Rodriguez, 4213 Bunker Hill Rd Apt 3101, Garland, TX 75048 and Leobardo Isario Martinez, 4213 Bunker Hill Rd Apt 3101, Garland, TX 75048; VOI: 326509-01; TYPE: Annual; POINTS: 81000; DATE REC.: February 17, 2025; DOC NO.: 20250093725; TOTAL: \$35,719.66

(Continued on next page)

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PER DIEM: \$11.11 OBLIGOR: Temple R. Edwards, 7832 WOOLSTEN AVE, Philadelphia, PA 19150; VOI: 326568-01; TYPE: Annual; POINTS: 51700; DATE REC.: February 17, 2025; DOC NO.: 20250093708; TOTAL: \$24,253.16; PER DIEM: \$5.59 File Numbers: 25-022208, 25-022312, 25-022326, 25-022363, 25-022364 MDK-79784

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Patricia E. Nelson, 7225 SOUTH KEDZIE AVE, Chicago, IL 60629; VOI: 310532-01; TYPE: Annual; POINTS: 37000; DATE REC.: September 20, 2023; DOC NO.: 20230541786; TOTAL: \$17,874.65; PER DIEM: \$5.67 OBLIGOR: Lindsey Tei Somers, 1100 VIA LUGANO CIR APT 302, Boynton Beach, FL 33436-7188; VOI: 310763-01; TYPE: Annual; POINTS: 95700; DATE REC.: October 4, 2023; DOC NO.: 20230571294; TOTAL: \$77,482.80; PER DIEM: \$23.56 OBLIGOR: Sierra Janae Farrare, 10 PARHAM CIR, APT 2B, ROSEDALE, MD 21237; VOI: 311606-01; TYPE: Annual; POINTS: 56300; DATE REC.: October 9, 2023; DOC NO.: 20230582345; TOTAL: \$26,731.69; PER DIEM: \$8.54 OBLIGOR: Gilda M. Morales, 10 ANDERSON AVE # PH, Bergenfield, NJ 07621-2702 and Victor Aleman-Viteri, 10 ANDERSON AVE # PH, Bergenfield, NJ 07621-2702; VOI: 311613-01; TYPE: Annual; POINTS: 74000; DATE REC.: October 10, 2023; DOC NO.: 20230582693; TOTAL: \$33,585.97; PER DIEM: \$10.21 File Numbers: 25-022278, 25-022279, 25-022280, 25-022281, 25-022282 MDK-79778

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus

ORANGE COUNTY

from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Tiffany Demetria Criss, 841 SYCAMORE WAY, Orange Park, FL 32073 and Jalen Criss, 841 SYCAMORE WAY, Orange Park, FL 32073; VOI: 311860-01; TYPE: Annual; POINTS: 44000; DATE REC.: October 9, 2023; DOC NO.: 20230582486; TOTAL: \$25,318.51; PER DIEM: \$6.96 OBLIGOR: Dorothy Patrice Borjal Arceal, 1154 RIVAGE CIRCLE, Brandon, FL 33511; VOI: 312123-01; TYPE: Annual; POINTS: 44000; DATE REC.: October 23, 2023; DOC NO.: 20230611894; TOTAL: \$20,965.23; PER DIEM: \$6.25 OBLIGOR: Michael John Torres Rodriguez, 13708 CHAMBRAY LANE, Charlotte, NC 28278 and Deianira Soto Gonzalez, 13708 CHAMBRAY LANE, Charlotte, NC 28278; VOI: 312209-01; TYPE: Annual; POINTS: 88000; DATE REC.: November 3, 2023; DOC NO.: 20230639761; TOTAL: \$42,790.05; PER DIEM: \$12.93 OBLIGOR: Ashley Dominique Griffin, 356 WEST LORETTA AVE, St. Louis, MO 63125; VOI: 312396-01; TYPE: Annual; POINTS: 37000; DATE REC.: November 1, 2023; DOC NO.: 20230653534; TOTAL: \$19,192.26; PER DIEM: \$6.04 OBLIGOR: Jillian Erin Salomon, 13116 W. LAKESHORE DR., Brimley, MI 49715 and Bernard Scott Salomon, 13116 W. LAKESHORE DR., Brimley, MI 49715; VOI: 313513-01; TYPE: Annual; POINTS: 37000; DATE REC.: November 13, 2023; DOC NO.: 20230657372; TOTAL: \$19,109.29; PER DIEM: \$6.03 File Numbers: 25-022283, 25-022284, 25-022287, 25-022289, 25-022292 MDK-79786

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Rolan Talmadge Wooden, 3350 DIGHTON CT NW, Kennesaw, GA 30152 and Alicia Dequanda Freney, 3350 DIGHTON CT NW, Kennesaw, GA 30152; VOI: 313648-01; TYPE: Annual; POINTS: 93000; DATE REC.: December 7, 2023; DOC NO.: 20230705993; TOTAL: \$25,322.03; PER DIEM: \$7.65 OBLIGOR: Chanthoehn Leak, 14260 ASPEN VALE DR, Holland, MI 49424 and Chorn Leak, 14260 ASPEN VALE DR, Holland, MI 49424; VOI: 313674-01; TYPE: Annual; POINTS: 86000; DATE REC.: November 22, 2023; DOC NO.: 20230677600; TOTAL: \$36,626.94; PER DIEM: \$10.04 OBLIGOR: Christina Pontecorvo, 90 SUGAR TOMS LANE, East Norwich, NY 11732 and Robert M. Torres, 90 SUGAR TOMS LANE, East Norwich, NY 11732; VOI: 314004-01; TYPE: Annual; POINTS: 38000; DATE REC.: December 7, 2023; DOC NO.: 20230706086; TOTAL: \$19,305.29; PER DIEM: \$5.74 OBLIGOR: Robert R. Maze, 404 NANCY DR, Leitchfield, KY 42754-2250 and Jessica Butler, 404 NANCY DR, Leitchfield, KY 42754-2250; VOI: 314452-01; TYPE: Annual; POINTS: 81000; DATE REC.: January 3, 2024; DOC NO.: 20240005072; TOTAL: \$43,143.08; PER DIEM: \$13.08 OBLIGOR: Karla Patricia Rios, 11248 SW 236 LN, Princeton, FL 33032; VOI: 314686-01; TYPE: Annual; POINTS: 37000; DATE REC.: January 31, 2024; DOC NO.: 20240058984; TOTAL: \$18,227.43; PER DIEM: \$5.71 File Numbers: 25-022293, 25-022294, 25-022296, 25-022297, 25-022299 MDK-79795

ORANGE COUNTY

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zepetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Ashley Yona Hayes, 7734 JENNY ANN DRIVE, Charlotte, NC 28216 and John Thomas Harris Jr., 7734 JENNY ANN DRIVE, Charlotte, NC 28216; VOI: 318545-01; TYPE: Annual; POINTS: 37000; DATE REC.: June 18, 2024; DOC NO.: 20240353988; TOTAL: \$17,512.32; PER DIEM: \$5.55 File Numbers: 25-022311 MDK-79794

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 25-023566
VISTANA FOUNTAINS CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,
Lienholder,
vs.
JANICE C. TOWNE, PHILIP M. TOWNE
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Janice C. Towne, 173 JACKSON ST, Methuen, MA 01844-5042
Philip M. Towne, 72 WESTWOOD RD, Medford, MA 02155-1657
Notice is hereby given that on April 9, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Vistana Fountains Condominium will be offered for sale:
Unit Week 10, in Unit 1543, Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration")
The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 3, 2025 as Document No. 20250324497 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.56 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,855.50.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,855.50. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1030908

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7045222.1
FILE NO.: 25-026494
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ARTURO BLANCO DIAZ; ELIZABETH RAMIREZ GARCIA; MARIA LAURA

ORANGE COUNTY

WENDY L. CHAMPEY; EDWARD J. CHAMPEY
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Wendy L. Champey
14367 Belmonte trace
Wellington, FL 33414
Edward J. Champey
2 BITTERSWEET LN
Far Hills, NJ 07931-2200
Department of Treasury, Internal Revenue Service
10th & Constitution Avenue NW
#5111
Washington, District of Columbia 20530
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.5793% interest in Unit 2D of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zepetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030665

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 12019102.2
FILE NO.: 25-026908
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JULIE S. RESH-JELLIFF; DAVE B. JELLIFF
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Julie S. Resh-Jelliff
4848 SNAPJACK CIR
Naperville, IL 60564-4330
Dave B. Jelliff
35621 EVERETT Dr APT 212 EVERTON FLATS
Warrenville, IL 60555
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.7676% interest in Unit 21B of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$33,186.20, plus interest (calculated by multiplying \$7.46 times the number of days that have elapsed since February 13, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Jasmin Hernandez, Esq.
Michael E. Carleton, Esq.
Jordan A. Zepetello, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030668

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 16050600.0
FILE NO.: 25-026910
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ARTURO BLANCO DIAZ; ELIZABETH RAMIREZ GARCIA; MARIA LAURA

ORANGE COUNTY

BLANCO DELGADO; ARTURO BLANCO RAMIREZ
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Arturo Blanco Diaz
Avenida Acueducto 5151
Zapopan, Jal. 45116
Mexico
Elizabeth Ramirez Garcia
Avenida Acueducto 5151
Zapopan, Jal. 45116
Mexico
Maria Laura Blanco Delgado
AVE ACUEDUCTO 5151
Zapopan 45110
Mexico
Arturo Blanco Ramirez
AVE ACUEDUCTO 5151
Zapopan 45110
Mexico
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.8901% interest in Unit 16A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$113,175.68, plus interest (calculated by multiplying \$35.19 times the number of days that have elapsed since February 20, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Jasmin Hernandez, Esq.
Michael E. Carleton, Esq.
Jordan A. Zepetello, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030932

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 16050654.0
FILE NO.: 25-026916
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
STEPHEN CHRISTOPHER JONES;
SASHA HELEN LOUISE COTTON
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Stephen Christopher Jones
12 Rivacre View
Ellesmere Port, Gb-wls CH66 1AF
United Kingdom
Sasha Helen Louise Cotton
12 Rivacre View
Ellesmere Port, Gb-wls CH66 1AF
United Kingdom
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2967% interest in Unit 16A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$43,766.37, plus interest (calculated by multiplying \$13.36 times the number of days that have elapsed since February 20, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Jasmin Hernandez, Esq.
Michael E. Carleton, Esq.
Jordan A. Zepetello, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030935

ORANGE COUNTY

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 14015997.1
FILE NO.: 25-027601
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HILTON PEREZ
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Hilton Perez
LA RAMBLA 1289 CLARISAS
Ponce, Puerto Rico 73000-00
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:

An undivided 0.4133% interest in Unit 2L of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,520.56, plus interest (calculated by multiplying \$3.29 times the number of days that have elapsed since February 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030807

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 13013569.1
FILE NO.: 25-027606
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROBBIE T. HILLERY
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Robbie T. Hillery
1843 MCCARTHY AVE
Sanford, FL 32771-3054
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.1003% interest in Unit 8B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,540.38, plus interest (calculated by multiplying \$0.79 times the number of days that have elapsed since February 17, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030631

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 13020723.0
FILE NO.: 25-028857
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SAMUEL A. TILLIS; TIVA M. TILLIS
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Samuel A. Tillis
36937 Bear Br

ORANGE COUNTY

Dade City, FL 33525-5256
Tiva M. Tillis
36937 Bear Br
Dade City, FL 33525-5256
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.0169% interest in Unit 12 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$29,203.71, plus interest (calculated by multiplying \$9.95 times the number of days that have elapsed since February 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030612

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 15016549.0
FILE NO.: 25-028858
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PAUL F. MORGAN; WENDY J. MORGAN
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Paul F. Morgan
5545 TOWNSHIP ROAD 191
Marengo, OH 43334-9473
Wendy J. Morgan
5545 Township Road 191
Marengo, OH 43334-9473
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:

An undivided 0.9448% interest in Unit 20D of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$44,429.42, plus interest (calculated by multiplying \$18.04 times the number of days that have elapsed since February 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030613

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:

(See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida,

ORANGE COUNTY

and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Stormy Rae Mendez, 6055 COUNTRY CLUB RD, Wesley Chapel, FL 33544-3710; VOI: 528029-01; TYPE: Annual; POINTS: 81000; TOTAL: \$48,031.62; PER DIEM: \$15.04; NOTICE DATE: February 17, 2026 File Numbers: 25-029465 MDK-79787

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:

(See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Brian Juel Pedersen, 195 14TH ST NE, UNIT 1603, Atlanta, GA 30309 and Dorji Lham, 15 NYMARK PL, Brampton L6S 5T5 Canada; VOI: 250645-01; TYPE: Odd Biennial; POINTS: 44000; TOTAL: \$2,990.37; PER DIEM: \$0.70; NOTICE DATE: February 18, 2026 OBLIGOR: Cassia Leslie Garcia De Souza, RUA NATALINO FROUTI, 260 PARQUE RESIDENCIAL JARDIM ALCANTARA, Londrina 086047470 Brazil and Juvenilson Poyer Nogueira Souza, RUA NATALINO FROUTI, 260 PARQUE RESIDENCIAL JARDIM ALCANTARA, Londrina 086047470 Brazil; VOI: 256761-01; TYPE: Annual; POINTS: 20700; TOTAL: \$1,607.83; PER DIEM: \$0.31; NOTICE DATE: February 18, 2026 OBLIGOR: Ivana Fior, RUA 4, #443 APTO 81 CIDADE JARDIM, Rio Claro 13501-050 Brazil and Tiago Nuno Bugarin Gonzalez Cabral Henriques, RUA 4, #443 AP. 87 CIDADE JARDIM, Rio Claro 13501-050 Brazil; VOI: 267375-01; TYPE: Annual; POINTS: 38000; TOTAL: \$10,712.66; PER DIEM: \$3.52; NOTICE DATE: February 18, 2026 OBLIGOR: Carlton S. Johnson, 11 HALFMOON SQ, Scarborough M1C 3V4 Canada and Carole P. Johnson, 11 Halfmoon Sq, Scarborough M1C 3V4 Canada; VOI: 275147-01, 275147-02; TYPE: Annual, Annual; POINTS: 125000; 81000; TOTAL: \$70,069.58; PER DIEM: \$21.61; NOTICE DATE: February 18, 2026 OBLIGOR: Courtney Jade Ann Jacko, 214 MAPLE HEIGHTS RD, Birch Island POP1A0 Canada and Lee Alphonse Jacko, 214 MAPLE HEIGHTS RD, Birch Island POP1A0 Canada; VOI: 326541-01; TYPE: Annual; POINTS: 81000; TOTAL: \$41,000.96; PER DIEM: \$13.36; NOTICE DATE: February 18, 2026 File Numbers: 25-029472, 25-029477, 25-029482, 25-029487, 25-029593 MDK-79785

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:

(See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:

(See Exhibit A –

ORANGE COUNTY

Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Leonardo Enmanuel Martinez Cadena, Calle 1ra #18 Residencial Gacella Km 10 1/2 Carr. Sanchez, Santo Domingo 11100 Dominican Republic and Doris Magaly Oller De Martinez, CALLE 1RA #18 RESIDENCIAL GACELLA KM 10 1/2 CARR. SANCHEZ, Santo Domingo 11100 Dominican Republic; VOI: 299003-01; TYPE: Annual; POINTS: 44000; TOTAL: \$17,122.30; PER DIEM: \$6.07; NOTICE DATE: February 19, 2026 OBLIGOR: Luis Carlos Galindo Ruiz, AV CALLE 147 #7F-12 APTO 805 EDIFICIO COUNTRY 147, Bogota Colombia and Adriana Ramirez Osorio, CALLE 147 7F 12 APTO 805, Bogota 110131 Colombia and Laura Bernal Ramirez, CALLE 147 7F 12, APTO 805, Bogota 110131 Colombia; VOI: 299695-01; TYPE: Annual; POINTS: 81000; TOTAL: \$31,281.10; PER DIEM: \$9.58; NOTICE DATE: February 19, 2026 OBLIGOR: Juan Junior Rasmijn, AMBOINA 14, Kralendijk 69351 Netherlands and Rosalba Rochaline Figaroa, AMBOINA 14, Kralendijk 69351 Netherlands; VOI: 302378-01; TYPE: Annual; POINTS: 44000; TOTAL: \$20,931.00; PER DIEM: \$5.43; NOTICE DATE: February 19, 2026 OBLIGOR: Francisco David Buzar De Morais, SETOR DE MANSOES PARK WAY CONJUNTO 2, QUADRA 2, LOTE 1, Brasilia 071741002 Brazil and Olivia Maria Silva Franca Buzar, SETOR DE MANSOES PARK WAY CONJUNTO 2, QUADRA 2, LOTE 1, CASA C, Brasilia 071741002 Brazil; VOI: 302769-01; TYPE: Annual; POINTS: 38000; TOTAL: \$14,675.20; PER DIEM: \$5.16; NOTICE DATE: February 19, 2026 OBLIGOR: Juliana Carpaneze Branchini, RUA CESAR ZAMA, 20 APTO 71 SANTANA, Sao Paulo 02406-030 Brazil and Jordan Spuldaro Branchini, RUA CESAR ZAMA, 20 APTO 71 SANTANA, Sao Paulo 02406-030 Brazil; VOI: 307053-01; TYPE: Annual; POINTS: 85000; TOTAL: \$31,948.02; PER DIEM: \$11.45; NOTICE DATE: February 19, 2026 File Numbers: 25-029514, 25-029517, 26-000733, 26-000734, 25-029521 MDK-79789

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:

(See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee

ORANGE COUNTY

pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Rafael Manuel Rizo Patron Basurco, AV DE LOS PRECURSORES #553 DPTO 401, SANTIAGO DE SURCO, Lima 15039 Peru; VOI: 307583-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,657.96; PER DIEM: \$0.34; NOTICE DATE: February 18, 2026 OBLIGOR: Dion Jonathan Ming, 4 MINGSTON LANE, Devonshire DV06 Bermuda; VOI: 307753-01; TYPE: Annual; POINTS: 75000; TOTAL: \$29,854.52; PER DIEM: \$9.11; NOTICE DATE: February 18, 2026 OBLIGOR: Patricia Barlaro, CAMINO REAL 1550 LOTE 40 W, San Isidro 1609 Argentina and Marcelo Andres Baito Hernandez, CAMINO REAL 1550 LOTE 40 W, San Isidro 1609 Argentina; VOI: 314747-01; TYPE: Annual; POINTS: 45000; TOTAL: \$20,606.05; PER DIEM: \$7.23; NOTICE DATE: February 18, 2026 OBLIGOR: Ana Irene Casallo Rodriguez, GENERAL CORDOVA 190 APT 201, Miraflores 15073 Peru and Martin Alonso Kohatsu Kawashita, GENERAL CORDOVA 190 APT 201, Miraflores 15073 Peru; VOI: 317125-01; TYPE: Annual; POINTS: 81000; TOTAL: \$31,244.85; PER DIEM: \$11.07; NOTICE DATE: February 18, 2026 OBLIGOR: Ghynella Marlenis Acevedo Gonzalez De Villalobos, QUINTAS DE VERSALLES CASA B14, Panama Panama and Ceferino Acevedo Montenegro, QUINTAS DE VERSALLES CASA B14, Panama Panama; VOI: 318145-01; TYPE: Annual; POINTS: 81000; TOTAL: \$21,995.64; PER DIEM: \$6.87; NOTICE DATE: February 18, 2026 File Numbers: 25-029524, 25-029526, 25-029546, 25-029549, 25-029552 MDK-79799

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:

(See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Maria Gabriela Monge Navarro, CARTAGO RESIDENCIAL EL MOLINO 150 METROS SUR DE ASEMBIS, Cartago Costa Rica; VOI: 289495-01; TYPE: Annual; POINTS: 81000; TOTAL: \$28,455.27; PER DIEM: \$8.67; NOTICE DATE: February 18, 2026 OBLIGOR: Dong Cheng, 89 WEST COACH WAY SW, Calgary T3H0M9 Canada; VOI: 320031-01; TYPE: Annual; POINTS: 56300; TOTAL: \$22,696.31; PER DIEM: \$7.14; NOTICE DATE: February 18, 2026 OBLIGOR: Winston Fermin Montes Vergara, UNO PONIENTE 45 DPTO 1501, Vina Del Mar 2561433 Chile; VOI: 327198-01; TYPE: Annual; POINTS: 93000; TOTAL: \$28,378.72; PER DIEM: \$8.83; NOTICE DATE: February 18, 2026 OBLIGOR: Ana De Jesus Martinez De Aquino, REPARTO LOS HEROES CALLE A VERGANZA #410 S.S. EL SAL, San Salvador 33056 El Salvador and Edgardo Enrique Aquino Sanchez, Reparto Los Heroes Calle A, Verganza #410 S.S. El Sal, San Salvador 33056 El Salvador and Digna Emerita Martinez Ramos, Reparto Los Heroes Calle A, Verganza #410 S.S. El Sal, San Salvador 33056 El Salvador; VOI: 327812-01; TYPE: Annual; POINTS: 81000; TOTAL: \$29,629.16; PER DIEM: \$9.28; NOTICE DATE: February 18, 2026 OBLIGOR: Susan M. Roper, 726 HUDDERSFIELD ROAD, Bradford BD12 8LH United Kingdom; VOI: 328257-01; TYPE: Annual; POINTS: 514000; TOTAL: \$190,187.57; PER DIEM: \$60.74; NOTICE DATE: February 18, 2026 File Numbers: 25-029500, 25-029560, 25-029595, 25-029597, 25-029603 MDK-79783

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:

(See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation

(Continued on next page)

ORANGE COUNTY

Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 P.O. Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Nalini Kanakarayar, 131 GUINEVERE ROAD, Markham L3S4V1 Canada; VOI: 321373-01; TYPE: Annual; POINTS: 28000; TOTAL: \$14,189.30; PER DIEM: \$4.52; NOTICE DATE: February 18, 2026 OBLIGOR: Asha Adanna Gill, 58 RICHARDS DR FANNY VILLAGE, Point Fortin 700530 Trinidad and Tobago and Nigel Anthony Gill, 58 RICHARDS DR FANNY VILLAGE, Point Fortin 700530 Trinidad and Tobago; VOI: 322208-01; TYPE: Annual; POINTS: 81000; TOTAL: \$30,460.15; PER DIEM: \$10.86; NOTICE DATE: February 18, 2026 OBLIGOR: Herymar Yotzabe Castejon Monasterio, Ciudad Roca Onix 8-16, Barquisimeto 3001 Venezuela and Marcial Ivan Navarro Smith, CIUDAD ROCA ONIX 8-16, Barquisimeto 3001 Venezuela; VOI: 323229-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,615.24; PER DIEM: \$4.07; NOTICE DATE: February 18, 2026 OBLIGOR: Nicolas Matias Zdrojewski, Victor Hugo 1007 Uf.18 C.A.B.A Villa Luro, Ciudad Autonoma De Buenos Aire 1407 Argentina and Carolina Ines Domaica, Victor Hugo 1007 Uf.18 C.A.B.A Villa Luro, Ciudad Autonoma De Buenos Aire 1407 Argentina; VOI: 323903-01; TYPE: Annual; POINTS: 103000; TOTAL: \$39,038.39; PER DIEM: \$13.96; NOTICE DATE: February 18, 2026 OBLIGOR: Marcos Machado De Almeida, Rua Visconde De Piraja 315 Apto 702 Ipanema, Rio De Janeiro 22410-001 Brazil; VOI: 327161-01; TYPE: Annual; POINTS: 30000; TOTAL: \$14,976.60; PER DIEM: \$5.29; NOTICE DATE: February 18, 2026 File Numbers: 25-029565, 25-029568, 25-029573, 25-029579, 25-029594 MDK-79793

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14005698.0 FILE NO.: 26-000135 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. ROSA REBECCA ROBLES; ROBERTO WARD JIMENEZ Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Rosa Rebecca Robles
650 N Goodman St
Nogales, AZ 85621-2168
Roberto Ward Jimenez
650 N GOODMAN ST
Nogales, AZ 85621-2168

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.1690% interest in Unit 30 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,222.66, plus interest (calculated by multiplying \$0.41 times the number of days that have elapsed since February 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030620

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 49381.0

ORANGE COUNTY

FILE NO.: 26-000139
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
EMMA J. EWING
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Emma J. Ewing
3012 Hollow Valley Dr
Fort Worth, TX 76244-5533
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.1375% interest in Unit 42 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$34,583.83, plus interest (calculated by multiplying \$10.32 times the number of days that have elapsed since February 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030614

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 12033568.1
FILE NO.: 26-000148
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RENE W. FLORES
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Rene W. Flores
14 PROSPECT PL
Hempstead, NY 11550-5016
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Grand Floridian Resort described as:

An undivided 0.0112% interest in Unit 12 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$18,756.73, plus interest (calculated by multiplying \$5.18 times the number of days that have elapsed since February 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030626

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 16048270.0
FILE NO.: 26-000149
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Ayaka Tanaka
6-41-4 Matsuba-Cho
Kashiwa-shi, Chiba 277-0827
Japan
Toshihiko Tanaka
6-41-4 Matsuba-cho
Kashiwa-shi, Chiba
Japan

ORANGE COUNTY

Michiyo Kobayashi
2-1228-9 Ogawa-cho
Kodaira-shi, Tokyo 187-0032
Japan

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 1.4788% interest in Unit 15A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$169,703.78, plus interest (calculated by multiplying \$53.44 times the number of days that have elapsed since February 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030630

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

CONTRACT NO.: 8009718.0
FILE NO.: 26-000159
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOHNATHAN ROSS DESCHAMPS
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Johnathan Ross Deschamps
29 Saltzburg Cres
Kenswick, Ontario L4P 4H3
Canada

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:

An undivided 0.3420% interest in Unit 30 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,448.56, plus interest (calculated by multiplying \$2.95 times the number of days that have elapsed since February 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030629

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 44097.0
FILE NO.: 26-000161
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KRISTEN LYNN DONATO; THOMAS MARTIN DONATO
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Kristen Lynn Donato
82 SYLVAN LAKE BLVD
Bayville, NJ 08721-1937
Thomas Martin Donato
82 SYLVAN LAKE BLVD
Bayville, NJ 08721-1937
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.0595% interest in Unit 31

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of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,032.07, plus interest (calculated by multiplying \$0.11 times the number of days that have elapsed since February 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030623

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 7014686.0
FILE NO.: 26-000162
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.

FREDERICK G. CLARK, II; JENNIFER A. CLARK
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Frederick G. Clark, II
15 Ashley Dr
Old Bridge, NJ 08857-2930
Jennifer A. Clark
237 WINDSOR COMMONS
East Windsor, NJ 08512-2526

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:

An undivided 0.3503% interest in Unit 41A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,019.02, plus interest (calculated by multiplying \$1.02 times the number of days that have elapsed since February 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030805

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 14608.1
FILE NO.: 26-000163
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
VIVIAN A. HAYNES; FOSTER A. HAYNES, JR.
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Foster A. Haynes, Jr.
10297 KIOWA DR
Indianapolis, IN 46236-2420
Vivian A. Haynes
10297 KIOWA DR
Indianapolis, IN 46235

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.0274% interest in Unit 46 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments

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thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,637.74, plus interest (calculated by multiplying \$0.41 times the number of days that have elapsed since February 20, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030918

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 14608.2
FILE NO.: 26-000165
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
VIVIAN A. HAYNES; FOSTER A. HAYNES, JR.
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Foster A. Haynes, Jr.
10297 KIOWA DR
Indianapolis, IN 46236-2420
Vivian A. Haynes
10297 KIOWA DR
Indianapolis, IN 46235

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.1572% interest in Unit 44 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,498.82, plus interest (calculated by multiplying \$0.35 times the number of days that have elapsed since February 16, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030666

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 21402.0
FILE NO.: 26-000164
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL A. LINDBERG
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Michael A. Lindberg
11907 Dietz Dr
Tampa, FL 33626

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.0824% interest in Unit 45 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right

(Continued on next page)

ORANGE COUNTY

to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,650.19, plus interest (calculated by multiplying \$1.69 times the number of days that have elapsed since February 20, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030917

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 14608.0
FILE NO.: 26-000170
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
VIVIAN A. HAYNES; FOSTER A. HAYNES, JR.
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Foster A. Haynes, Jr.
10297 KIOWA DR
Indianapolis, IN 46236-2420
Vivian A. Haynes
10297 KIOWA DR
Indianapolis, IN 46235
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.1154% interest in Unit 46 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,472.15, plus interest (calculated by multiplying \$1.73 times the number of days that have elapsed since February 20, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030919

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 21402.1
FILE NO.: 26-000171
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL A. LINDBERG
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Michael A. Lindberg
11907 Dietz Dr
Tampa, FL 33626
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.0875% interest in Unit 17A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending

ORANGE COUNTY

certified funds to the Trustee payable to the Lienholder in the amount of \$1,386.91, plus interest (calculated by multiplying \$0.25 times the number of days that have elapsed since February 20, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030916

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7068548.0
FILE NO.: 26-000173
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JASON MARDIROSIAN
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Jason Mardirosian
5415 S NEENAH AVE
Chicago, IL 60638-2403
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5255% interest in Unit 22B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,605.87, plus interest (calculated by multiplying \$0.34 times the number of days that have elapsed since February 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030616

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7068548.1
FILE NO.: 26-000174
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JASON MARDIROSIAN
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Jason Mardirosian
5415 S NEENAH AVE
Chicago, IL 60638-2403
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.1657% interest in Unit 142A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$985.80, plus interest (calculated by multiplying \$0.11 times the number of days that have elapsed since February 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82

ORANGE COUNTY

P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030615

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7068548.2
FILE NO.: 26-000178
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JASON MARDIROSIAN
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Jason Mardirosian
5415 S NEENAH AVE
Chicago, IL 60638-2403
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.0939% interest in Unit 1F of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,401.21, plus interest (calculated by multiplying \$0.30 times the number of days that have elapsed since February 20, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030936

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 9002514.0
FILE NO.: 26-000181
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARK GEORGE SEMMEL, JR.;
JENNIFER SEMMEL
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Mark George Semmel, Jr.
4 HIGHLAND TERRACE
Wayne, NJ 07470-4312
Jennifer Semmel
4 HIGHLAND TERRACE
WAYNE, NJ 07470

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 1.2278% interest in Unit 72A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,861.27, plus interest (calculated by multiplying \$1.41 times the number of days that have elapsed since February 20, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030941

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 16000812.1
FILE NO.: 26-000187
PALM FINANCIAL SERVICES, LLC,

ORANGE COUNTY

Lienholder,
vs.
DELEAH R. BEISEL; TIMOTHY M. BEISEL
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Deleah R. Beisel
120 Robbins Blvd
Daphne, AL 36526-9720
Timothy M. Beisel
120 ROBBINS BLVD
Daphne, AL 36526-9720

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.8753% interest in Unit 8A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$60,903.62, plus interest (calculated by multiplying \$16.03 times the number of days that have elapsed since February 20, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030938

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor)

The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest.

The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Gayle Compton Roark, 1159 GOLF COURSE RD, Halifax, VA 24558-3073; VOI: 263174-01; TYPE: Annual; POINTS: 67100; TOTAL: \$9,211.96; PER DIEM: \$2.64; NOTICE DATE: February 17, 2026 OBLIGOR: Laurie K. Boehm, 2828 LAKE SILVER LN, Crestview, FL 32536-9312 and Christi Lynne Marsden, 2828 LAKE SILVER RD, Crestview, FL 32536-9312; VOI: 266224-01, 266224-02; TYPE: Annual, Annual; POINTS: 180000; TOTAL: \$100,969.23; PER DIEM: \$31.53; NOTICE DATE: February 17, 2026 OBLIGOR: Cedanio Howard Cauty, 2700 MACOMB ST, Detroit, MI 48207-3807 and Adrenna Janelle Cauty, 2700 MACOMB ST, Detroit, MI 48207-3807; VOI: 302357-01; TYPE: Annual; POINTS: 38000; TOTAL: \$17,661.38; PER DIEM: \$5.62; NOTICE DATE: February 17, 2026 OBLIGOR: William Arthur Ruckdeschel, 7054 KING CREEK DR, Sun City Center, FL 33573 and Ayako Carmen Ruckdeschel, 7054 KING CREEK DR, Sun City Center, FL 33573; VOI: 302879-01, 253721-01, 253721-02; TYPE: Annual, Annual, Annual; POINTS: 51700, 125000, 100000; TOTAL: \$51,422.95; PER DIEM: \$16.30; NOTICE DATE: February 17, 2026 File Numbers: 25-025804, 26-000690, 25-023989, 25-029520 MDK-79792

ORANGE COUNTY

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 14016910.0
FILE NO.: 26-000892
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
OLIVIA LISA GORLAN-DELFS
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Olivia Lisa Gorlan-Delfs
7 Dogwood Rd
hopewell junction, NY 12533

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2535% interest in Unit 64 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$5,788.89, plus interest (calculated by multiplying \$1.93 times the number of days that have elapsed since February 16, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030662

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 14026617.0
FILE NO.: 26-000893
PALM FINANCIAL SERVICES, LLC,
Lienholder,

vs.
ANGELA MARIE LANG; CHRISTIN LEA DEMAIO
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Angela Marie Lang
1860 PRIMROSE LN
Wellington, FL 33414-8673
Christin Lea Demaio
1860 PRIMROSE LN
Wellington, FL 33414-8673

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.2957% interest in Unit 85 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,569.91, plus interest (calculated by multiplying \$4.36 times the number of days that have elapsed since February 16, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1030633

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 15006797.0
FILE NO.: 26-000894
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JENNIFER HUNT; TRAVIS HUNT
Obligor(s)

(Continued on next page)

